

1894.
—
VICTORIA.

FIFTEENTH ANNUAL REPORT

OF THE PROCEEDINGS OF

THE GOVERNMENT STATIST

IN CONNEXION WITH

FRIENDLY SOCIETIES.

REPORT FOR THE YEAR 1892,

TO WHICH ARE APPENDED

VALUATIONS OF FRIENDLY SOCIETIES, STATISTICS OF FRIENDLY
SOCIETIES, ETC.

PRESENTED TO BOTH HOUSES OF PARLIAMENT PURSUANT TO ACT 54, VICT. No. 1094, SECTION 10.

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1877	Specimen of—Card (p. vii); Return A—Funds, Receipts, Expenditure; Return B—Sickness, Mortality, &c., (pp. viii, ix); Valuation of a Friendly Society (p. xi); Rates of Sickness and Mortality, and Disbursements therefor, 1876, in Victorian Friendly Societies at Quinquennial Age-periods; Sickness and Mortality in Victoria and England compared (p. xiii).
1878	Misappropriation of Sick and Funeral Funds to the Incidental Fund (p. xi).
1879	<i>Parliamentary Paper, No. 7</i> : Sick Unions (p. 7); Forms of Accounts, Balance Sheets, and Valuations; Instructions and Fees to Public Valuers and Auditors (pp. 7-17); Valuation Tables at 4 per cent., with explanatory observations by the Actuary (p. 17); <i>Parliamentary Paper, No. 32</i> : Opinions of Counsel (M.U.I.O.O.F.)—Trustees must invest Society's money to best advantage, Lodge debt to Sick and Funeral Fund must be repaid (p. viii); Sickness and Mortality of Miners, by Mr. T. Angove (p. xiii).
1880	Specimen of Valuation Forms (with explanatory observations by the Actuary), Accounts, Night-book (pp. x xxi); Fees for Valuations (p. xviii); Sickness and Mortality of Miners, by Mr. T. Angove (p. xviii).
1881	Memorandum on English Valuations, by Mr. J. M. Ludlow, Chief Registrar (p. viii); Opinion of Counsel (M.U.I.O.O.F.)—Misapplication of Interest (p. ix); Explanatory Observations on the Valuations by the Actuary (p. xix).
1882	Remarks on Valuation of M.U.I.O.O.F., the capital must increase as quickly as the net liability (pp. viii, lv); Valuable Works on Friendly Societies (p. ix); Benefits and Contributions (pp. ix and lxxii); Ballarat District, M.U.I.O.O.F., on how to remedy Deficiencies of Lodges (p. xi); Sick Unions (p. xii); Inequity of equal funeral levy system (p. xiv); Royal Commission on Friendly Societies in N.S.W. (p. xvi); Valuations in N.Z., Working of a Sickness Assurance Fund, by Mr. R. P. Hardy (p. xix); The gain and loss from discontinuances (p. lxi); Judicious Investment of Funds (p. lxviii); Mortality of Widows (p. lxix); Valuation Tables at 3 to 5½ per cent., with explanatory observations by the Actuary (p. xc); Contributions payable quarterly (p. ci); M.U. Sickness Experience, England, 1846-8, 1856-60, 1866-70 (p. ciii); Liability and Contributions at Interest Rates, 0 and 3 to 5½ per cent. (p. cviii).
1883	English Friendly Societies and Memorandum on the Valuations by the Actuary, Mr. W. Sutton (p. xi); Report of English A.O.F. (p. xiv); Equitable Sick and Funeral Levies (p. xliii).
1884	Sickness, Mortality, and Withdrawals in M.U.I.O.O.F. and A.O.F., England (p. xi); Opinions of Counsel (M.U.I.O.O.F.)—Illegality of voting money for Entertaining Deputies and of Levy for Almshouses (p. xv); Actuarial Fees for Valuations, Certificates, and Preparation of Tables (p. xxxv); Mortality and Sickness of Miners (p. xxxix).
1885	Sickness, Mortality, and Withdrawals in M.U.I.O.O.F. and A.O.F., England (p. xiv); Tabular Summary of First Quinquennial Valuation, factors taken into account therein, and Societies compared in respect thereto (p. viii); Societies which have and have not increased Members' Contributions (p. xvi); Decision of Supreme Court (G.U.O.F.G.)—Hotham Lodge (p. xvii); Division of Graduated Contributions (p. xix); Sickness of Female Members (p. 7).
1886	Societies which have and have not increased Members' Contributions (p. xii); Division of Graduated Contributions (p. xv); Canon Blackley's Scheme of National Provident Assurance (p. xvi); Accumulation of money at interest (p. 41).
1887	Societies which have not increased Members' Contributions (p. x); Benefits and Contributions (pp. xi, 54); Decision of Supreme Court (M.U.I.O.O.F.)—Falconer v. Weedow (p. xi); Societies in other Australasian Colonies (p. xxiii); Accumulation of money at interest (p. 53).
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1890	Medical Benefits and Contributions per Contributing Member (p. xii); Results of First and Second Valuations of all the Societies compared (p. xiv); Scales of Contributions and Benefits in the several Societies (p. xviii and Appendix A); Old Age Pensions or Superannuation (p. xx); Suggestions to Secretaries when filling up the Annual Returns (pp. xx-xxiii).
1891	Decennial Experience of Friendly Societies—The M.U.I.O.O.F., Victoria, 1881-90—Explanation of the method employed to collect the experience; Decennial rates of Mortality, Sickness and Exclusions; Comparison of the Victorian M.U. rates of Mortality, Sickness and Exclusions, with the Corresponding Rates in English Societies on the basis of Proportional Distribution of Members (Appendix B).

THE THREE QUINQUENNIAL VALUATIONS: PERIOD AND DATE OF COMPLETION.

First Valuation.			Second Valuation.			Third Valuation.		
Society.	As at end of—	When Completed.	Society.	As at end of—	When Completed.	Society.	As at end of—	When Completed.
A.O.F., Court Ararat ..	1880	10.11.81	M.U.I.O.O.F.	1885	31.12.86	A.O.F., Court Ararat ..	1890	11.2.92
M.U.I.O.O.F.	1880	22.8.82	A.O.F., Court Ararat ..	1885	4.2.87	M.U.I.O.O.F.	1890	5.3.92
St.P.S., Melbourne District ..	1881	25.11.82	A.O.F., Court Unity ..	1886	16.6.87	A.O.F., Court Unity ..	1891	13.3.93
A.O.F., Court Unity ..	1881	2.12.82	I.O.O.F.	1886	24.12.87	I.O.R.	1891	26.7.93
I.O.O.F.	1881	23.12.82	I.O.R.	1886	10.2.88	G.U.O.F.G.	1891	13.11.93
U.A.O.D.	1881	24.8.83	St.P.S., Melbourne District	1886	29.3.88	I.O.O.F.	1891	14.2.94
A.O.F., Melbourne District ..	1881	24.9.83	U.A.O.D.	1886	12.7.88	A.O.F., Ovens and Murray District	1891	
G.U.O.F.G.	1881	10.10.83	A.O.F., Ovens and Murray District	1886	6.9.88	A.O.F., Melbourne District ..	1891	
P.M.B.S.	1881	15.11.83	A.O.F., Portland District ..	1886	4.10.88	A.O.F., Portland District ..	1891	
A.O.F., Portland District ..	1881	22.11.83	G.U.O.F.G.	1886	30.10.88	U.A.O.D.	1891	
A.O.F., Ovens and Murray District	1881	30.11.83	A.O.F., Melbourne District ..	1886	31.1.89	St.P.S., Melbourne District	1891	
I.O.R.	1881	19.12.83	O.St.A., S.C.	1887	11.3.89	A.O.F., Ballarat District ..	1892	
A.O.F., Court Freedom ..	1882	7.4.84	O.S.T., Victoria Grand Division	1888	17.1.90	A.O.F., Bendigo District ..	1892	
O.S.T., Victoria Grand Division	1882	10.4.84	O.S.T., Melbourne Grand Division	1888	28.1.90	A.O.F., Geelong and Western District	1892	
A.O.S.	1882	25.4.84	O.S.T., Ballarat and Sandhurst Grand Division	1888	3.2.90	A.O.F., Court Freedom ..	1892	
A.O.F., Geelong and Western District	1882	9.5.84	G.U.O.O.F.	1888	19.2.90	O.St.A.	1892	
A.O.F., Bendigo District ..	1882	30.5.84	O.St.A.	1887	25.2.90	O.St.A., S.C.	1892	
A.N.A.	1882	23.6.84	A.N.A.	1887	7.3.90	P.A.F.S.	1892	
O.St.A., S.C.	1882	11.7.84	P.A.F.S.	1887	8.5.90	A.N.A.	1892	
O.St.A.	1882	13.8.84	A.O.F., Bendigo District ..	1887	28.5.90	A.O.S.	1892	
P.A.F.S.	1882	25.8.84	A.O.F., Court Freedom ..	1887	6.6.90	I.N.F. *	1892	
A.O.F., Ballarat District ..	1882	1.11.84	A.O.F., Geelong and Western District	1887	18.6.90	G.U.O.O.F.	1893	
St.P.S., Geelong and Western District	1883	1.11.84	G.S.R.S.	1888	8.7.90	A.O.F., Grenville District ..	1893	
A.O.F., Court Amherst ..	1883	7.11.84	U.L.F.S.	1888	12.7.90	A.O.F., Warrnambool District	1893	
St.M.T.A.B.S.	1883	4.12.84	A.O.F., Ballarat District ..	1887	9.8.90	A.O.F., Court Amherst ..	1893	
G.U.O.O.F.	1883	29.12.84	H.A.C.B.S.	1888	26.8.90	O.S.T., Ballarat and Sandhurst Grand Division	1893	
O.S.T., Ballarat and Sandhurst Grand Division	1883	24.1.85	St.M.T.A.B.S.	1888	29.8.90	O.S.T., Melbourne Grand Division	1893	
G.S.R.S.	1883	12.6.85	A.O.F., Court Amherst ..	1888	1.9.90	O.S.T., Victoria Grand Division	1893	
A.O.F., Grenville District ..	1883	5.8.85	A.O.S.	1887	15.9.90	H.A.C.B.S.	1893	
A.O.F., Warrnambool District	1883	22.12.85	A.O.F., Warrnambool District	1888	7.11.90	St.P.S., Geelong and Western District	1893	
O.S.T., Melbourne Grand Division	1883	23.1.86	St.P.S., Geelong and Western District	1888	11.12.90	G.S.R.S.	1893	
H.A.C.B.S.	1883	19.3.86	A.O.F., Grenville District ..	1888	18.12.90	St.M.T.A.B.S.	1893	
U.L.F.S.	1883	4.10.86				U.L.F.S.	1893	
						M.T.B.S. *	1893	

* First valuation.

EXPLANATION OF INITIALS USED IN THE REPORT.

A.N.A. ...	Australian Natives' Association.
A.O.F. ...	Ancient Order of Foresters.
A.O.S. ...	Ancient Order of Shepherds.
C.M.P.S....	Congregational Ministers' Provident Society.
G.S.R.S....	German Sick and Relief Society.
G.U.O.F.G. ...	Grand United Order of Free Gardeners.
G.U.O.O.F. ...	Grand United Order of Odd Fellows.
H.A.C.B.S. ...	Hibernian-Australasian Catholic Benefit Society.
I.N.F. ...	Irish National Foresters.
I.O.O.F. ...	Independent Order of Odd Fellows.
I.O.R. ...	Independent Order of Rechabites.
M.T.B.S. ...	Melbourne Tramway Benefit Society.
M.U.I.O.O.F. ...	Manchester Unity Independent Order of Odd Fellows.
O.S.T. ...	Order of Sons of Temperance.
O.St.A. ...	Order of St. Andrew.
O.St.A., S.C. ...	Order of St. Andrew, Scottish Constitution.
P.A.F.S. ...	Protestant Alliance Friendly Society.
St.M.T.A.B.S. ...	St. Mary's Total Abstinence Benefit Society.
St.P.S. ...	St. Patrick's Society.
U.A.O.D. ...	United Ancient Order of Druids.
U.L.F.S....	United Labourers' Friendly Society.

FIFTEENTH ANNUAL REPORT.

1. In accordance with the provisions of the *Friendly Societies Act* 1890 (54 Vict. No. 1094, s. 10), the Government Statist submits his Fifteenth Annual Report on the proceedings and principal matters transacted by him in connexion with Friendly Societies and upon the valuations of Friendly Societies returned to or caused to be made by him during the year 1892.

PROCEEDINGS DURING THE YEAR.

2. Towards the close of the year 1891 about 6,500 forms, to contain the information the Friendly Societies Act requires every registered Society to furnish annually to the Government Statist, were sent to the central bodies for the use of every branch in Victoria; these forms, having been filled up by the secretaries, were forwarded to the Government Statist during 1892; on their reception they were carefully examined, and, when the entries were found to be defective, erroneous or misleading, were sent back for correction; the particulars relating to each branch were then tabulated and the total figures for each Society and District subsequently printed in Appendix C to the Fourteenth Annual Report. For the purpose of collecting the returns for the year 1892, the necessary forms were similarly despatched to the Societies at the close of the year. The information which had been supplied by the secretaries as to the sickness, mortality, entries and exits of the members for the year 1891 were also copied during the year into the cards (whereof there are now in the office over 110,000) appropriated to keeping a record of the experience of the Societies.

3. All fees received by the Government Statist in connexion with Friendly Societies are for services performed by the Departmental Actuary. The amounts are paid in stamps, and no portion is retained by the Actuary or other officer for his own use. The services alluded to are:—(1) Quinquennial valuations; (2) Certifying to rules and amendments of rules affecting contributions and benefits; (3) Preparing tables of contributions.*

4. The following is a statement of the fees received by the Government Statist in each year since the regulations for their reception were first gazetted :—

FEEES RECEIVED FROM FRIENDLY SOCIETIES, 1881 TO 1892.

Year.	Amounts received for—			Total Fees received.
	Valuations.	Certifying to Rates of Contributions.	Preparing Tables of Contributions.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1881	0 16 8	...	...	0 16 8
1882	538 17 5	...	...	538 17 5
1883	73 0 0	...	...	73 0 0
1884	35 0 9	...	42 0 0	77 0 9
1885	4 16 4	11 3 6	6 6 0	22 5 10
1886	173 18 6	6 11 6	32 3 0	212 13 0
1887	331 9 11	4 12 0	10 10 0	346 11 11
1888	126 11 9	6 11 6	...	133 3 3
1889	128 3 3	1 1 0	4 4 0	133 8 3
1890	14 19 3	6 14 0	3 3 0	24 16 3
1891	200 13 7	9 19 6	...	210 13 1
1892	451 11 3	8 18 6	...	460 9 9
Total	2,079 18 8	55 11 6	98 6 0	2,233 16 2

* The Regulations under the Friendly Societies Act prescribing the amount of fees for actuarial services to be paid by the Societies are Nos. 58, 59, 60, 60A.

THE VALUATIONS DURING 1892.

Branches,
members,
ages.

5. The Third Quinquennial Valuation of the M.U.I.O.O.F., I.O.R., G.U.O.F.G., and Courts Unity and Ararat, A.O.F., having been now completed, an opportunity is afforded of ascertaining the condition of these Societies at the end of three quinquennial periods and of noting the numerical and financial progress made thereby. The change in the membership and average age is shown in the subjoined table :—

NUMBER OF BRANCHES AND MEMBERS, WITH THE AVERAGE AGE OF MEMBERS, AT THE FIRST SECOND AND THIRD VALUATIONS OF SOCIETIES THRICE VALUED.

Society.	Branches.			Members.			Average Age of Members.		
	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.
							Years.	Years.	Years.
M.U.I.O.O.F.	146	159	184	12,796	15,186	18,172	37	37½	37½
I.O.R.	140	136	165	5,293	5,716	8,162	34½	35	33½
G.U.O.F.G.	13	16	23	583	646	1,222	35½	36¾	35½
Court Unity, A.O.F.	1	1	1	224	187	166	48½	53	55
„ Ararat, „	1	1	1	51	49	43	42½	46	49½

Benefits and
contribu-
tions.

6. The nature of the assurance benefits given in these Societies and the annual contribution paid therefor on the average at the several investigations are stated in the subjoined table :—

THE SICK AND FUNERAL BENEFITS AND THE AVERAGE ANNUAL CONTRIBUTION PER MEMBER AT EACH VALUATION IN THE SOCIETIES THRICE VALUED.

Society.	Sick Pay per week during 1st, 2nd, 3rd, 4th Six Months and after ; Funeral Donation—Member, Wife.		Average Annual Contribution per Member.		
			First Valuation.	Second Valuation.	Third Valuation.
			s. d.	s. d.	s. d.
M.U.I.O.O.F.	20s., 13s. 4d., 10s. ;	£20 £10	26 0	30 4	32 7
I.O.R.	20s., 20s., 10s., 5s. ;	£20 £15	28 0	32 0	31 4
G.U.O.F.G.	20s., 13s., 7s. 6d. ;	£20 £10	26 0	30 9	30 7
Court Unity, A.O.F.	20s., 10s., 10s., 5s. ;	£20 £10	38 2	38 6	38 4
„ Ararat, „	20s., 10s., 5s. ;	£20 £10	28 2	32 9	33 0

Interest and
capital per
member.

7. The amount of the Sick and Funeral Fund capital per member at the end of each quinquennial period and the rate of interest realized on the average during each period, as given in the Summary Tables for the several years, were as follow :—

THE AVERAGE RATE OF INTEREST PER CENT. AND CAPITAL PER MEMBER IN THE SICK AND FUNERAL FUND AT EACH QUINQUENNIAL PERIOD IN THE SOCIETIES THRICE VALUED.

Society.	Annual Rate of Interest per cent.			Capital per Member.		
	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.
				£ s. d.	£ s. d.	£ s. d.
M.U.I.O.O.F.	5·1	5·4	5·4	14 0 0	14 18 0	16 15 0
I.O.R.	5·4	5·2	5·4	10 17 0	14 3 0	13 13 0
G.U.O.F.G.	4·2	4·2	4·6	5 7 0	8 8 0	7 18 0
Court Unity, A.O.F.	6·3	6·6	6·7	20 11 0	29 18 0	34 9 0
„ Ararat, „	5·8	5·3	6·3	13 16 0	19 8 0	27 17 0

Experience ;
actual and
expected.

8. The relation of the liabilities to the assets of a Society is materially affected by the actual rates of sickness, mortality and exclusions prevailing among the members in comparison with the expected rates according to the standard table and the age-distribution of the membership. An illustration is given in detail of the mode of making such a comparison in the Report for 1891 (*Fourteenth Annual Report of the*

Government Statist on Friendly Societies, App. B, p. 26, par. 5). The result of such a comparison in respect to the above Societies is contained in the table following :—

QUINQUENNIAL EXPERIENCE OF SICKNESS, MORTALITY AND EXCLUSIONS GREATER (+) OR LESS (–) PER CENT. THAN THAT OF THE M.U.I.O.O.F., ENGLAND, 1866–70, AT EACH VALUATION OF SOCIETIES THRICE VALUED.

Society.	Sickness.			Mortality.			Exclusions.		
	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.
M.U.I.O.O.F. ...	% +17	% +16	% +12	% –10	% –11	% –11	% +81	% +58	% +97
I.O.R. ...	+ 7	+ 6	+ 9	–32	–24	–26	+233	+149	+181
G.U.O.F.G. ...	–32	–27	–17	–21	– 2	– 6	+387	+341	+427
Court Unity, A.O.F. ...	+12	+34	+46	+ 2	+10	+36	+173	+70	+124
„ Ararat, „ ...	–20	–26	–26	–77	–55	–25	+174	+123	+199

9. The financial position of the Sick and Funeral Funds of the Societies which have been thrice valued is given in the subjoined table :—

Valuation
Balance-
sheets.

THE VALUATION BALANCE-SHEETS OF EACH SOCIETY THRICE VALUED.

Society.	Value of Sick Pay.	Value of Sums payable at Death.	Total Liabilities.	Value of Contributions.	Net Liability.	Capital.	Surplus, + ; Deficiency, –.
	£	£	£	£	£	£	£

FIRST VALUATION.

M.U.I.O.O.F. ...	397,067	95,882	492,949	217,113	275,836	178,881	–96,955
I.O.R. ...	165,029	28,076	193,105	111,035	82,070	56,447	–25,623
G.U.O.F.G. ...	19,343	5,226	24,569	11,573	12,996	3,130	–9,866
Court Unity, A.O.F. ...	7,260	2,240	9,500	4,551	4,949	4,600	–349
„ Ararat, „ ...	1,272	425	1,697	787	910	703	–207

SECOND VALUATION.

M.U.I.O.O.F. ...	509,162	132,593	641,755	320,167	321,588	226,375	–95,213
I.O.R. ...	175,173	31,812	206,985	129,615	77,370	79,404	+2,034
G.U.O.F.G. ...	21,321	5,832	27,153	14,712	12,441	5,431	–7,010
Court Unity, A.O.F. ...	7,306	2,260	9,566	3,782	5,784	5,592	–192
„ Ararat, „ ...	1,601	519	2,120	986	1,134	952	–182

THIRD VALUATION.

M.U.I.O.O.F. ...	622,804	157,277	780,081	420,444	359,637	304,174	–55,463
I.O.R. ...	250,350	43,336	293,686	185,794	107,892	110,430	+2,538
G.U.O.F.G. ...	39,339	10,534	49,873	29,216	20,657	9,644	–11,013
Court Unity, A.O.F. ...	7,074	2,254	9,328	3,154	6,174	5,720	–454
„ Ararat, „ ...	1,377	483	1,860	790	1,070	1,197	+127

10. The following table contains comparisons of the financial position at the three quinquennial valuations of the above-mentioned Societies on the basis of the value of the contributions and capital relatively to the liabilities :—

Assets
relative to
Liabilities.

CAPITAL, CONTRIBUTION VALUE, AND ASSETS, PROPORTIONATELY TO EACH POUND OF LIABILITIES AT EACH VALUATION OF SOCIETIES THRICE VALUED.

Society.	Value of Contributions per £.			Capital per £.			Assets per £.		
	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
M.U.I.O.O.F. ...	8 10	10 0	10 10	7 3	7 1	7 9	16 1	17 1	18 7
I.O.R. ...	11 6	12 6	12 8	5 10	7 8	7 6	17 4	20 2	20 2
G.U.O.F.G. ...	9 5	10 10	11 9	2 7	4 0	3 10	12 0	14 10	15 7
Court Unity, A.O.F. ...	9 7	7 11	6 9	9 8	11 8	12 3	19 3	19 7	19 0
„ Ararat, „ ...	9 4	9 4	8 6	8 3	9 0	12 11	17 7	18 4	21 5

11. The financial condition of a Society is constantly changing from quinquennium to quinquennium, and even from year to year ; it is affected by the increase or decrease of its membership and the resulting alteration in members' ages carrying

Factors
affecting
progress.

with it corresponding augmentation or reduction in the pressure of the sick and funeral claims, the liability at the advanced ages increasing, it must be borne in mind, very much more quickly than the age. A most important factor in the progress of a Society also is the adequacy at the several entry ages of the contributions to provide the sick and funeral benefits given ; of scarcely less importance is the income periodically derived from investments and the accumulation of the funds at as rapid a rate as members' net liability. The prosperity of a Society depends also very materially, as pointed out above (par. 8), on the heaviness or lightness of the sickness and funeral claims.

12. These several factors—the actual rates of sickness, mortality and exclusions, the change in numerical strength and age, the adequacy of the contributions, the rate of interest obtained, combine to make up or modify the three constituent elements of the valuation balance-sheet—the sum equal, with investment-returns, to the future sick and funeral outgo, on the debit side of the account; and on the credit side, the sum with interest added equal to the future income from members, and the realized assets or capital.

Capital per member an unreliable test of financial condition.

13. When a Society possessing adequate premiums is first established, the contributions are equal in value to the liabilities, and the assets (consisting at that stage of its progress of the contribution-value alone, there having been no time to accumulate capital) are equivalent to 20s. in every £1 of liabilities ; as the Society and members become older, the contributions decrease in present value while the present value of the liabilities increases, the deficiency, however, being supplied by the capital derived from the over-payments of the members when young, which have been fixed sufficiently high to counterbalance their under-payments when old, and the assets (being now the contribution-value and the accumulated funds together) are still equal to 20s. in every £1 of liabilities. Deficiencies are therefore mainly due to the contributions being inadequate to sustain the actual outgo for sickness and funerals, or to the retainable portion of the contributions not having been regularly, closely and profitably invested.

THE DECENNIAL EXPERIENCE OF THE M.U.I.O.O.F., 1881-90.

Experience of M.U. Victoria, 1881-90.

14. The Friendly Societies Report for the year 1891 contained particulars of the investigation by the actuary into the rates of sickness and mortality experienced by the members of the M.U.I.O.O.F. age by age during the ten years 1881-90.* The relation is shown therein of the rates of the Victorian Society to those of the English Orders of the M.U.I.O.O.F., A.O.F. and I.O.R. at quinquennial groups of ages and at all ages combined in the only way which, in respect to each Society as a whole, admits of legitimate comparison.†

15. When the rates at the several age-groups are compared, the difference in the distribution of the membership is not taken into account, it being implicitly assumed that each group contained the same number of persons (see par. 80, App. B, 14th Report, 1891).

Mortality in Victoria and England.

16. The rates of mortality in the M.U.I.O.O.F., Victoria, and in the three English Societies specified are given in the subjoined table :—

MORTALITY: THE RATES IN THE M.U.I.O.O.F., VICTORIA, COMPARED WITH THOSE OF THE M.U.I.O.O.F., A.O.F. AND I.O.R., ENGLAND, AT QUINQUENNIAL AGE-GROUPS.

Age.	M.U., Victoria, 1881-90.	M.U., England, 1866-70.	A.O.F., England, 1871-5.	I.O.R., England, 1878-87.
	Per cent.	Per cent.	Per cent.	Per cent.
18-20	·307	·560	·734	·632
21-25	·470	·669	·749	·589
26-30	·522	·768	·744	·434
31-35	·630	·844	·925	·593
36-40	1·023	1·045	1·126	·540
41-45	1·257	1·249	1·346	·746
46-50	1·498	1·505	1·728	1·173
51-55	2·090	2·012	2·262	1·429
56-60	2·677	2·662	3·051	1·665
61-65	3·934	3·983	4·142	3·628
66-70	6·274	5·347	6·217	5·019
71-75	7·834	8·532	9·050	9·363
76-80	12·000	10·315	13·629	17·895

* The Fourteenth Annual Report of the Government Statist on Friendly Societies, 1891, Appendix B:—M.U.I.O.O.F.: Experience of Mortality Sickness, Exclusions, &c., during the Ten Years, 1881-90.
† The years of life dealt with in the M.U.I.O.O.F., Victoria, 1881-90, were 170,613 and 157,172 in regard to deaths and sickness respectively; the M.U.I.O.O.F., England, 1866-70, furnished 1,321,048 years, the A.O.F., England, 1871-5, 1,302,166 years, and the I.O.R., England, 1878-87, 127,270 years of life.

17. The number of members relatively to the whole in the same Societies (the English M.U. excepted, the information not being available), who were annually in the receipt of sick pay is given in the following table :—

INVALIDITY IN THE M.U., VICTORIA, AND IN THE A.O.F. AND I.O.R., ENGLAND, AT QUINQUENNIAL AGE-GROUPS.

Age.	Proportion of Members sick in the—		
	M.U., Victoria, 1881-90.	A.O.F., England, 1871-5.	I.O.R., England, 1878-87.
	Per cent.	Per cent.	Per cent.
18-20	19'5	27'5	4'0
21-25	15'5	22'4	25'8
26-30	14'6	21'5	24'8
31-35	15'2	21'7	24'3
36-40	17'0	22'5	24'9
41-45	19'5	23'7	26'9
46-50	21'8	25'3	28'1
51-55	25'2	27'4	25'3
56-60	26'1	30'1	24'9
61-65	32'4	35'7	30'6
66-70	40'2	45'2	36'6
71-75	64'7	53'9	52'4
76-80	80'0	61'5	60'5

18. The period of sickness in relation to the members on the sick list in the same Societies was as follows :—

Sickness per sick member.

SICKNESS PER SICK MEMBER IN THE M.U., VICTORIA, THE A.O.F. AND I.O.R., ENGLAND, AT QUINQUENNIAL AGE-GROUPS.

Age.	M.U., Victoria, 1881-90.	A.O.F., England, 1871-5.	I.O.R., England, 1878-87.
	Weeks.	Weeks.	Weeks.
18-20	5'3	3'0	26'1
21-25	4'9	3'7	4'0
26-30	5'0	4'0	4'0
31-35	5'8	4'6	4'4
36-40	6'4	5'2	5'2
41-45	8'8	6'1	5'8
46-50	9'7	7'0	6'7
51-55	12'1	9'0	7'7
56-60	15'2	11'3	10'0
61-65	20'7	14'4	14'6
66-70	31'4	19'2	17'6
71-75	35'6	24'2	28'4
76-80	40'6	30'8	33'4

19. In regard to the annual rate per member of sickness, the comparative facts are contained in the subjoined table :—

Sickness per member.

SICKNESS: THE RATES PER MEMBER IN THE M.U., VICTORIA, THE M.U., A.O.F. AND I.O.R., ENGLAND, AT QUINQUENNIAL AGE-GROUPS.

Age.	M.U., Victoria, 1881-90.	M.U., England, 1866-70.	A.O.F., England, 1871-5.	I.O.R., England, 1878-87.
	Weeks.	Weeks.	Weeks.	Weeks.
18-20	·83	·66	·91	1'05
21-25	·76	·76	·82	1'03
26-30	·73	·82	·87	1'00
31-35	·88	·97	1'01	1'07
36-40	1'10	1'08	1'18	1'29
41-45	1'71	1'32	1'44	1'56
46-50	2'11	1'75	1'77	1'89
51-55	3'05	2'35	2'48	1'94
56-60	3'96	3'30	3'39	2'49
61-65	6'69	5'13	5'12	4'46
66-70	12'60	8'06	8'68	6'46
71-75	22'99	13'12	13'04	14'90
76-80	32'45	18'00	18'93	20'21

THE CONDITION AND PROGRESS OF FRIENDLY SOCIETIES IN 1892.

20. In regard to Summary Tables I., II., III., Appendix B, see paragraph 61 *post*. Summary Tables V. to VIII., Appendix B, contain particulars of the membership, funds, investments, experience of sickness, deaths, and exclusions of each Society in Victoria for the year 1892. To enable members to see with greater facility what improvement the Society in which they are especially interested has made, both absolutely and relatively to the progress of other Societies, the figures for 1891 and 1890 are reproduced. Tables IX. to XII., Appendix B,

Appendix B.
—Summary
Tables.

contain similar particulars in respect to all the Societies taken collectively for each of the fifteen years since the passing of the *Friendly Societies Act* 1877. In the following paragraphs the particulars having reference to all the Societies taken together for the year 1892 are alone dealt with, the figures relating to the years 1891 and 1890 being placed immediately thereafter in square brackets, thus :—1892 [1891, 1890].

Table V.—
Distinct
Societies.

21. The number of Orders or Societies with branches at the end of 1892 was 22, and there were 11 Societies, including the C.M.P.S., consisting of one branch only, making 33 altogether, the number at the end of 1891 and 1890 was also 33.

Branches.

22. The number of branches at the commencement of 1892 was 1,048 [1,003, 969]; 25 [59, 49] new branches were opened; 12 [14, 15] branches were closed or amalgamated, and the number at the end of the year was therefore 1,061 [1,048, 1,003].

Members.—
Initiations,
clearances,
deaths,
arrears.

23. The number of members at the beginning of 1892 was 90,403 [88,134, 84,765]; 8,919 [12,664, 13,174] new members were initiated during the year; and 1,378 [1,608, 1,734] members admitted by clearance from other branches within or without Victoria; the number of deaths of members was 915 [1,001, 925]; the departures by clearance to other branches were 1,579 [1,890, 1,743]; and the exclusions through failure to pay up arrears of contributions, resignation, or expulsion owing to breach of rules were 11,203 [9,112, 8,871]; bringing the number at the end of 1892 to 87,003 [90,403, 88,134].

Decrease in
members.

24. There was a decrease in the total membership in 1892 of 3,400; this appears to be mainly due to the increase in the number of arrears, and, to a less extent, to the falling off in the admission of new members. There was an increase in the total membership during each of the fourteen years prior to 1892, with the exception of 1879, when there was a net loss of 306 members.

Rate of
initiations
and
arrears.

25. The number of members initiated during 1892 was equal to 9·8 [14·4, 15·5] per cent. of the total number of members at the beginning of the year, and the arrears were equal to 12·4 [10·3, 10·5] per cent. thereof, making a net proportionate increase of arrears over initiations for 1892 of 2·6 per cent., thus the percentage of arrears in 1892 was equivalent to one and one-fourth times the percentage of initiations; from 67 to 72 per cent. of the increase from new members was similarly lost through the retirement of members in arrears in 1890 and 1891.

Proportion
effective and
average
number of
members
and
effectives.

26. Out of the 90,403 [88,134, 84,765] persons constituting (as already stated) the membership at the beginning of 1892, 74,163 [72,125, 68,895] were effective members, that is, entitled to sick or funeral benefits, and 16,240 [16,009, 15,870] consequently were non-effective members, either through not having been members for the full space of six months (twelve months in some Societies), or through being upwards of three months in arrears with their contributions; out of 87,003 [90,403, 88,134] members at the end of the year, as previously given, 72,162 [74,163, 72,125] were effective, and 14,841 [16,240, 16,009] therefore non-effective; the mean number which may be taken as the number in the middle of the year being 88,703 [89,269, 86,450] members and 73,163 [73,144, 70,510] effectives; the proportion entitled to all the benefits of the Societies in the middle of the year was therefore 82·48 [81·94, 81·56] per cent. of the total number, the effective members being thus relatively greater in 1892 than in 1891 and 1890.

Table VI.—
Entrance
and
clearance
fees.

27. The entrance fees paid by new members in 1892, including the clearance fees paid by the members who transferred their membership from one branch to another, and fees for registration of wives, were £1,464 [£2,358, £2,535] to the Sick and Funeral Fund, and £3,289 [£4,833, £5,089] to the Medical and Management Fund.

Contri-
butions and
levies.

28. The periodic contributions and levies paid by all the members in 1892 were £118,053 [£121,683, £117,261] to the Sick and Funeral Fund, and £123,108 [£125,847, £121,631] to the Medical and Management Fund; the sum contributed to both funds being thus £241,161 [£247,530, £238,892], equal to £3 6s. [£3 7s. 9d., £3 7s. 9d.] per effective member. Measured by the average number of effective members, the average rate of contributions and levies paid by members in 1892 to the two funds was less than in either of the four years 1888–91.

29. The amount of interest realized from the investments of the Sick and Funeral Fund in 1892 was £46,010 [£45,824, £44,640], and the amount obtained by the Medical and Management Fund was £1,559 [£959, £1,198]. (See paragraph 41, *post.*) Amount of interest.

30. The sum expended in the payment of the weekly sick allowances to which members were entitled under the rules of the several Societies during 1892 was £90,924 [£98,016, £88,641,], equivalent to £1 4s. 10d. [£1 6s. 10d., £1 5s. 2d.] per effective member. Sick pay.

31. The sum paid away in the form of interment money on the death of effective members and wives in 1892 was £20,827 [£22,441, £20,867], equal to 5s. 8d. [6s. 1d., 5s. 11d.] per effective member, the proportionate expenditure for this purpose being less than in either of the four years 1888-91. In 73 cases during 1892 there was no funeral money paid on the death of members, and in 7 cases no funeral money was paid on the death of members' wives, on account of the members being unfinancial or otherwise not entitled according to the rules; there was a consequent total saving on the death claims for the year of about £1,550. Funeral claims.

32. The expenditure for medical attendance and medicine on account of members and their families in 1892 was £90,955 [£91,024, £88,591], which was in the ratio per effective member of £1 4s. 10d. [£1 4s. 11d., £1 5s. 1d.]; measured by the number of effectives, the rate of medical benefits was less in 1892 than in either of the previous four years. Medical aid.

33. For managing the business of the several branches, districts and central bodies the sum expended in 1892 was £49,158 [£48,080, £45,765], which was in the ratio to the total contributions of members of 20 [18·9, 18·6] per cent., the cost of management being relatively greater in 1892 than in 1891, 1890, 1889, or 1888. Management and ratio to contributions.

34. The total receipts in the Sick and Funeral Fund exceeded the total expenditure in 1892 by £53,672 [£50,800, £51,366], the increase in the capital was thus greater in 1892 than in either of the two preceding years. Increase in Sick and Funeral Fund capital.

35. The outgo exceeded the income in the Medical and Management Fund in 1892 by £5,067, and in 1891 by £545. It may be well to point out, however, that this fund is not under the necessity, as is the case with the Sick and Funeral Fund, of accumulating a reserve of capital to meet the future liabilities incidental to the increase in the age of the members. The figures for 1890 and the two preceding years gave an excess of income over outgo of £90, £156, and £375 respectively. Increase in Medical and Management Fund capital.

36. The amount of capital accumulated by the Sick and Funeral Fund at the end of 1892 was £943,966 [£890,294, £839,494], and the amount per effective member was £13 1s. 7d. [£12 0s. 1d., £11 12s. 10d.], the capital has thus increased continuously and at a quicker rate than the effective membership during the three periods to which the figures refer. Capital of Sick and Funeral Fund, and rate per effective.

37. If to the capital belonging to the Sick and Funeral Fund at the end of 1892, £943,966, there be added £34,963, the capital to the credit of the Medical and Management Fund, £10,716 belonging to the Widows and Orphans' Funds, £11,591, the sum to the credit of the Congregational Ministers' Provident Society, and other Funds, chiefly Benevolent and Suspense Funds possessed by branches and districts, £10,091, the whole capital under the control of Societies registered under the Friendly Societies Act amounted at the end of 1892 to £1,011,327, or an average of £11 12s. 6d. per member. Table XIII. — Capital belonging to all the funds.

38. The total amounts received and expended in the Sick and Funeral and Medical and Management Funds, and the Congregational Ministers' Provident Society and Widows and Orphans' Funds, during the year 1892, not including amounts paid Receipts and Expenditure, all Funds.

by branches to central bodies as Funeral and Management Fund dues, were as follow:—

RECEIPTS, EXPENDITURE, AND FUNDS, 1892.

Items.	Sick and Funeral Fund.	Medical and Management Fund.	C.M.P.S. and W. and O. Funds.	Total.
	£	£	£	£
Members' entrance fees, contributions, and levies ...	119,517	126,397	609	246,523
Interest, including rent	46,010	1,559	1,359	48,928
Other receipts	7,986	18,080	50	26,116
Total receipts in 1892	173,513	146,036	2,018	321,567
Sick pay to members	90,924	...	...	90,924
Sums paid at death of members and wives ...	20,827	...	835	21,662
Medical benefits to members and their families ...	...	90,955	...	90,955
Management expenses ... ..	...	49,158	137	49,295
Other expenditure	8,090	10,990	238	19,318
Total expenditure in 1892	119,841	151,103	1,210	272,154
Difference between receipts and expenditure	53,672	— 5,067	808	49,413
Funds at beginning of 1892	890,294	40,030	21,499	951,823
Funds at end of 1892	943,966	34,963	22,307	1,001,236
Amount of Benevolent and Suspense, &c. Funds at end of 1892 ... ..	...	...	...	10,091
Total funds at end of 1892 ... ..	...	...	...	£1,011,327

Table VII.—
Invest-
ments: The
amounts and
proportion
invested.

39. The capital of the Sick and Funeral Fund at the end of 1892 was £943,966 [£890,294, £839,494]; whereof there was invested on mortgage, debentures, and at interest in banks, £829,172 [£786,822 £730,714]; invested in halls and other freehold property, £60,237 [£56,827, £57,061]; the proportion of the latter being 6·4 [6·4, 6·8] per cent.; the sum remaining uninvested was £54,557 [£46,645; £51,719], being a proportion per cent. of 5·8 [5·2, 6·2]. These figures show that the proportion of the capital invested in mortgages, debentures, and banks was greater than in 1890, but less than in 1891.

Total capital,
its distribu-
tion and in-
vestment.

40. The manner in which the total capital of all the Funds at end of 1892 was distributed and invested is shown by the balance-sheet hereunder, wherein it is assumed that the whole of the amount to the credit of the Benevolent, &c. Funds, £10,091, was not invested at interest.

FRIENDLY SOCIETIES' FUNDS, 1892.—THEIR DISTRIBUTION AND INVESTMENT.

Sick and Funeral Funds	£ 943,966	Invested on mortgage	£ 667,221
Medical and Management Funds	34,963	" in debentures... ..	7,010
Widows and Orphans' Funds	10,716	Deposited in banks at interest	193,197
C.M.P.S. Funds	11,591	Invested in halls	66,148
Benevolent, Suspense, &c., Funds	10,091	" other freehold property	7,767
		Cash not bearing interest	69,984
	£1,011,327		£1,011,327

Rate of
interest.

41. Comparing the return from investments with the average capital, it is found that the rate of interest realized in the Sick and Funeral Funds in 1892 was 5·02 [5·30, 5·49] per cent., the rate in 1892 being thus less than in 1891 and 1890.

Table VIII.—
Experience:
Sickness—
Proportion
sick.

42. The average number of effective members in 1892 was, as previously stated, 73,163 [73,144, 70,510], whereof the number who received sick pay was 13,968 [17,693, 14,806], which is equal to 190·9 [241·9, 210·0] per 1,000, a smaller proportion of the mean effective members having declared on the funds in 1892 than in either 1891 or 1890.

Duration, per
claimant and
per effective.

43. The duration of sickness in 1892 was 124,668 [128,431, 115,906] weeks, which is equal per sick member to 54 [44, 47] days, and to 10·2 [10·5, 9·9] days per member entitled to claim the benefit; proportionately therefore to the number

of actual claimants, the rate of sickness was greater in 1892 than in 1891 or 1890, and to the number entitled to claim sick pay the rate in 1892 was less than in 1891, but greater than in 1890. It may be well, however, to bear in mind—to avoid being misled when noting the rates of individual Societies as given in Table VIII., Appendix B—that the sickness and death rates are derived from the aggregate experience of groups of Societies differing greatly in the average age of their members, from, for example, the lower limit of twenty-six years in the A.N.A., to the higher of forty-four years in the Bendigo District, A.O.F.; taking the valuation figures and dealing only with groups of at least a thousand members such rates may be legitimately expected to be higher than the general average in the higher-age groups, and lower in the lower-age groups..

44. The amount of sick pay disbursed in 1892 was equal to £6 10s. 2d. [£5 10s. 10d., £5 19s. 9d.] for each claimant, and to 24s. 10d. [26s. 10d., 25s. 2d.] to each member entitled to claim the benefit; measured by the number of claimants, the amount paid away in sickness allowances thereto in 1892 was greater than in either 1891 or 1890, but relatively to the number of persons entitled to claim the rate was less in 1892 than in either of the two periods mentioned. Comparing the sick pay expenditure with the total number of weeks the claimants continued on the sick list in the aggregate, it is found that the rate of pay per week in 1892 was 14s. 7d. [15s. 3d., 15s. 4d.]; the number of weeks paid for under the reduced scale of allowance was greater in 1892 than in either of the preceding fourteen years.

45. On comparing the number of members who died, whether entitled to the interment money or not, with the total number of members, effective and non-effective, in the Societies in the middle of the year, it is found that the death-rate per 1,000 in 1892 was 10·32 [11·21, 10·70], the ratio of the deaths to the number living, or the mean rate of mortality, was, therefore, less in 1892 than in either 1891 or 1890.

46. The number of wives who died in 1892 was 417 [454, 434]; the proportion per 1,000 *wives*—it being impossible to ascertain with any degree of accuracy the number of *wives* entitled to the benefit—was 4·7 [5·09, 5·02]; measured by the number of members, the death-rate of wives in 1892 was relatively less than in either of the four preceding years.

47. The number of members who resigned membership or who were excluded from membership through failure to comply with the rules in the matter of paying up contributions or otherwise was equal in 1892 to 126·3 [102·1, 102·6] per 1,000, and the departures by arrears, resignation, expulsion, and *clearance* were in the ratio per 1,000 in 1892 of 144·1 [123·3, 122·8]; the clearances per 1,000 in 1892 were, therefore, 17·8 [21·2, 20·2]; or an average of 2 per cent. during the three years 1890–92. The proportion of exclusions from membership in 1892 for arrears, &c., was greatly in excess of that in 1891 and 1890 and of the average of the past fifteen years.

NUMERICAL AND FINANCIAL PROGRESS DURING 1878–92.

48. Tables IX. to XII., Appendix B, contain particulars of members, funds, investments, and the experience of all the Societies taken together for each of the fifteen years since the *Friendly Societies Act* 1877 came into operation. The following is a compendium of the numerical statement, Table IX. :—

ADMISSIONS, DEATHS, DEPARTURES, AND INCREASE OF MEMBERS, 1878–92.

Admitted by initiation and clearance	...	...	...	157,836
Left by clearance and arrears, &c. ...	...	...	...	105,860
Excess of admissions over departures	...	...	...	51,976
Deaths	...	...	...	10,403
Increase in members during the period	...	...	...	41,573
Number of members at the beginning of 1878	...	...	...	45,430
Number of members at the end of 1892	...	...	...	87,003

Estimated
loss by
exclusions.

49. During the ten years 1883 to 1892, an average of 10·44 per cent. of the members admitted joined by clearance, and, allowing the same proportion of clearances for the five years 1878–82, it will follow that about 141,000 members were gained during the fifteen years by initiation, and about 89,000 lost by arrears, resignation, and expulsion, that is, nearly nine times as many members were lost by arrears, &c., as by death.

Table X.—
Receipts,
expenditure,
and funds.

50. The total amounts received and expended in the Sick and Funeral and Medical and Management Funds taken together during the fifteen years, 1878–92, were as under :—

RECEIPTS, EXPENDITURE, AND FUNDS, 1878–92.

							£
Sum contributed by members	...	...	...	...	...	...	2,801,545
Interest	...	...	...	...	...	...	481,147
Other receipts	...	...	...	...	...	...	349,357
Total receipts							3,632,049
Sick pay	...	...	...	...	...	...	963,040
Funeral benefits	...	...	...	...	...	...	240,321
Medical benefits	...	...	...	...	...	...	1,005,334
Management	...	...	...	...	...	...	508,743
Other expenditure	...	...	...	...	...	...	302,761
Total expenditure							3,020,199
Excess of receipts over expenditure	...	...	...	...	...	...	611,850
Funds at the beginning of 1878	...	...	...	...	...	...	367,079
Funds at the end of 1892	...	...	...	...	...	...	978,929

Proportional
receipts and
expenditure.

51. In proportion to the total receipts during the fifteen years, the sum paid in by members under the head of entrance and clearance fees, periodical contributions, and levies was equal to 77 per cent., the interest to 13 per cent., and other receipts to 10 per cent.; also the expenses of management amounted to 14 per cent. of the total receipts; proportionately to the total expenditure, sick pay was equal to 32 per cent., funeral benefits to 8, medical benefits to 33, management to 17, and other expenditure to 10 per cent. It may be also added that, measured by the total receipts, the increase in the funds during 1878–92 was equivalent to 17 per cent., and the total expenditure to 83 per cent.

Progress,
1878–92,
1891–2.

52. The two following tables exhibit the progress which the leading Societies have made during the fifteen years, 1878–92, and the last two years, 1891–2.

BRANCHES, MEMBERS, AND SICK AND FUNERAL AND MEDICAL AND MANAGEMENT FUNDS, IN THE THIRTEEN LARGEST SOCIETIES IN 1877, 1891, AND 1892.

Society.	1877.			1891.			1892.		
	Branches.	Members.	Funds.	Branches.	Members.	Funds.	Branches.	Members.	Funds.
			£			£			£
M.U.I.O.O.F. ...	159	13,102	162,160	191	21,653	329,252	196	21,485	345,511
G.U.O.O.F. ...	47	2,596	17,286	61	4,442	46,849	61	4,254	47,895
I.O.O.F. ...	44	2,535	13,902	74	7,864	74,611	75	7,449	80,074
U.A.O.D. ...	41	2,595	10,175	102	9,933	76,063	99	8,937	80,148
A.O.F., Melbourne District ...	70	6,300	48,956	81	10,094	89,434	81	9,545	92,224
I.O.R. ...	158	5,674	42,723	174	9,933	113,527	176	9,687	120,280
O.S.T. ...	59	2,040	10,558	64	3,017	27,586	64	2,971	28,647
H.A.C.B.S. ...	44	2,916	12,687	58	4,407	25,618	58	4,324	26,092
O.St.A. ...	18	1,149	3,681	18	864	5,134	18	791	4,982
G.U.O.F.G. ...	12	589	2,155	24	1,775	10,270	24	1,567	10,699
St.P.S., Melbourne District ...	6	508	4,878	8	779	23,016	8	715	23,680
P.A.F.S. ...	14	265	1,756	30	1,576	11,565	30	1,467	12,543
A.N.A. ...	4	209	453	94	8,502	38,995	100	8,477	46,345
Remaining Societies ...	71	4,952	35,709	69	5,564	58,404	71	5,334	59,809
Total ...	747	45,430	367,079	1,048	90,403	930,324	1,061	87,003	978,929

INCREASE OR DECREASE IN BRANCHES, MEMBERS, AND FUNDS, DURING 1878-92 AND 1891-2 IN THE THIRTEEN LARGEST SOCIETIES.

Society.	Increase (Decrease -) 1878-92.			Increase (Decrease -) 1891-2.		
	Branches.	Members.	Funds.	Branches.	Members.	Funds.
M.U.I.O.O.F.	37	8,383	£183,351	5	-168	£16,259
G.U.O.O.F.	14	1,658	30,609	...	-188	1,046
I.O.O.F.	31	4,914	66,172	1	-415	5,463
U.A.O.D.	58	6,342	69,973	-3	-996	4,085
A.O.F., Melbourne District	11	3,245	43,268	...	-549	2,790
I.O.R.	18	4,013	77,557	2	-246	6,753
O.S.T.	5	931	18,089	...	-46	1,061
H.A.C.B.S.	14	1,408	13,405	...	-83	474
O.St.A. ... ..	...	-358	1,301	...	-73	-152
G.U.O.F.G.	12	978	8,544	...	-208	429
St.P.S., Melbourne District	2	207	18,802	...	-64	664
P.A.F.S.	16	1,202	10,787	...	-109	978
A.N.A.	96	8,268	45,892	6	-25	7,350
Remaining Societies ... ..	...	382	24,100	2	-230	1,405
Total	314	41,573	611,850	13	-3,400	48,605

53. It will be seen that the M.U. has added 37 branches, the U.A.O.D. 58, and the A.N.A. 96 during the fifteen years 1878-92; and during the same period the membership of the M.U. and A.N.A. has increased by 8,383 and 8,268 respectively; the U.A.O.D. by 6,342, the I.O.O.F. by 4,914, and the I.O.R. by 4,013; financially the increase was £183,351 in the M.U., £77,557 in the I.O.R., £69,973 in the U.A.O.D., £66,172 in the I.O.O.F., £45,892 in the A.N.A., and £43,268 in the A.O.F., U.M.D. During the year 1892, the funds advanced in nearly all cases, but there was a uniform loss in membership. Taking the Societies as a whole, while the total number of members increased by 92 per cent. during the fifteen years, or at the rate of $4\frac{1}{2}$ per cent. per annum, their accumulated funds increased by 167 per cent., or at the rate of $6\frac{3}{4}$ per cent. per annum. Progress of leading societies.

54. An average of 91.5 per cent. of the total capital of the Sick and Funeral and Medical and Management Funds was kept constantly invested during the fifteen years, realizing on the total funds an average rate of interest of 5.13 per cent. per annum. Table XI.—Rate of investment and interest.

55. In Table XII., Appendix B, particulars of sickness and mortality are given in respect to the Societies collectively for each of the years 1878-92, and the corresponding ratios relative to the membership; but in regard to the effective membership, such ratios are given for each of the ten years 1883-92 only, the members entitled to benefits not having been distinguished from those not entitled prior to 1883. Table XII.—Experience.

56. The average proportion of members on the sick list annually during the last ten years was 197.3 per 1,000 effective members; the average annual duration of sickness during the fifteen years was forty-five days per sick member, and nine days per effective member during the ten years. The sick pay per sick member during the fifteen years was £5 17s. 3d. per annum, and 23s. 8d. per annum to each effective during the ten years; the annual rate per week during the fifteen years being 15s. 6d. The mortality of members per annum to every 1,000 members during the fifteen years was 10.69, and that of wives 5.34. Sickness, mortality, 1878-92.

DATES OF FURNISHING THE FRIENDLY SOCIETIES' RETURNS FOR 1892.

57. It is provided by the Friendly Societies Act, section 14 (1. d), that every Society registered thereunder shall send annually to the Government Statist a statement of its funds, receipts, and expenditure during the preceding year (Return A), with the experience of sickness, mortality, admissions, and departures (Return B); it is furthermore provided that such returns shall be sent in before the first day of February in each year. The following table contains a statement of the time when the 1892 returns from the several Societies reached this office; it will be noticed Dates when 1892 returns were received.

that nine-tenths of the branches furnished the required returns during the first quarter of 1893, and that the returns from 432 branches or single Societies, about one-third of the whole number, were received before the 1st February, 1893, this proportion being an improvement upon the previous year, when one-fourth only of the branches or single Societies fully complied with the law. The three branches enumerated in the table which had not supplied returns when the Report went to press are Court Amherst, A.O.F., and the Collingwood and South Melbourne branches of the Melbourne District H.A.C.B.S. Seeing that the figures embodied in the returns relate to the year terminated in December, it does not seem too much to expect that the whole of the returns should be sent to the Government Statist during the first quarter of the year.

TABLE SHOWING THE MONTHS IN 1893 DURING WHICH THE RETURNS OF THE RESPECTIVE FRIENDLY SOCIETIES FOR 1892 REACHED THE GOVERNMENT STATIST.

Name of Society.	Number of Branches or Single Societies, including Central Bodies, from which Returns for the year 1892 were received.												Number of Branches which did not furnish the 1892 Returns in time for publication.	Total.
	During—													
	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.		
M.U.I.O.O.F.	1	187	28	...	3	...	...	...	...	...	...	...	...	219
G.U.O.O.F.	70	...	...	...	...	...	...	...	...	...	...	...	...	70
I.O.O.F. ... ..	...	73	1	1	...	1	...	...	...	...	...	...	...	76
U.A.O.D.	60	32	1	...	1	...	...	1	3	1	...	1	...	100
A.O.F., Ballarat District ... ..	...	...	9	...	...	1	...	...	...	...	...	...	...	10
" Bendigo District	10	3	...	...	...	...	...	...	...	...	...	...	...	13
" Geelong and Western District ... ..	...	7	...	...	...	...	...	...	...	...	...	...	...	7
" Grenville District ... ..	...	...	...	...	...	...	...	...	...	...	...	4	...	4
" Melbourne District	60	20	2	...	...	...	...	...	...	...	...	...	...	82
" Ovens and Murray District ... ..	...	6	1	...	...	...	...	...	...	...	...	...	...	7
" Portland District	8	...	...	...	...	...	...	...	...	...	...	...	...	8
" Warrnambool District ... ..	...	2	...	...	...	...	...	...	2	...	...	...	...	2
" Court Unity ... ..	...	1	...	...	...	...	...	...	...	...	...	...	...	1
" Court Freedom	1	...	...	...	...	...	...	...	...	...	...	...	...	1
" Court Ararat	1	...	...	...	...	...	...	...	...	...	...	...	...	1
" Court Amherst ... ..	...	...	...	...	...	...	...	...	...	...	...	...	1	1
I.O.R.	131	33	11	2	...	...	...	...	...	...	...	...	...	177
O.S.T., Ballarat and Sandhurst Grand Division ... ..	...	...	...	12	...	...	3	...	...	...	3	1	...	19
" Melbourne Grand Division	16	7	3	...	...	...	...	...	...	...	...	...	...	26
" Victoria Grand Division	11	10	1	...	1	...	...	1	...	...	...	...	...	24
H.A.C.B.S., Ballarat District ... ..	...	7	...	...	...	...	...	...	...	...	...	...	...	7
" Melbourne District	22	15	4	3	...	...	...	...	...	...	...	8	2	54
O.St.A. ... ..	...	5	...	10	...	...	...	...	...	...	...	4	...	19
O.St.A., S.C. ... ..	...	7	...	...	...	...	...	...	...	...	...	...	...	7
G.U.O.F.G.	24	1	...	...	...	...	...	...	...	...	...	...	...	25
St.P.S., Melbourne District ... ..	...	...	...	...	7	...	...	...	...	...	2	...	...	9
" Geelong and Western District ... ..	...	...	...	...	...	...	...	...	...	...	...	1	...	1
P.A.F.S. ... ..	...	...	27	...	2	...	...	...	...	...	1	1	...	31
A.N.A.	1	57	20	4	6	8	2	1	2	...	...	...	...	101
A.O.S. ... ..	...	2	...	...	...	...	...	...	...	...	...	...	...	2
G.S.R.S. ... ..	...	1	...	...	...	...	...	...	...	...	...	...	...	1
St.M.T.A.B.S. ... ..	...	...	...	...	...	...	...	...	...	...	1	...	...	1
U.L.F.S. ... ..	...	1	...	...	...	...	...	...	...	...	...	...	...	1
C.M.P.S. ... ..	...	...	...	...	...	...	...	...	...	1	...	...	...	1
I.N.F.	8	4	...	...	...	...	...	...	...	...	...	...	...	12
M.T.B.S.	1	...	...	...	...	...	...	...	...	...	...	...	...	1
Total	432	474	108	32	20	10	5	3	5	2	7	20	3	1,121

MISAPPROPRIATION OF SICK AND FUNERAL FUNDS.

Sick and
Funeral
Funds
misapplied.

58. The attention of the Societies has been repeatedly called in preceding reports to the illegality of using a portion of the Sick and Funeral Fund for any of the purposes for which the Medical and Management Fund has been specially formed to meet. Not only is the practice a violation of the Statute,* but it has the effect also of materially retarding the financial progress of the Society so offending, through withholding from the assurance fund a portion of its capital and depriving it thereby of the interest which should accrue therefrom. In the subjoined table are given the amounts misappropriated by the several Societies during each of

* See the *Friendly Societies Act* 1890, No. 1094, sections 14 (III.) and 31.

the five years 1888-92, the increase in 1892 compared with the preceding year, and the number of branches which so offended in each Society compared with the total number of branches in each case:—

MISAPPROPRIATION OF SICK AND FUNERAL FUNDS, 1888-92.

Society.	Amount belonging to the Sick and Funeral Fund in use by the Medical and Management Fund at end of—					Increase of Amount Misappropriated at end of 1892 over Amount at end of 1891. (Decrease -)	Total Number of Branches in each Society, 1892.	Number of Branches which Misappropriated their Sick and Funeral Funds in 1892.
	1888.	1889.	1890.	1891.	1892.			
	£	£	£	£	£	£		
M.U.I.O.O.F.	184	23	89	78	191	113	196	26
G.U.O.O.F.	2	7	34	25	111	86	61	9
I.O.O.F.	103	228	259	499	606	107	75	32
U.A.O.D.	97	125	181	294	641	347	99	33
A.O.F., Ballarat District	594	653	624	664	709	45	9	5
" Bendigo District	217	179	183	234	278	44	11	7
" Geelong and Western District ... ..	...	...	...	...	...	...	6	...
" Grenville District	9	9	11	12	8	-4	3	1
" Melbourne District ... ..	...	...	...	49	47	-2	81	1
" Ovens and Murray District	53	16	5	...	...	...	6	...
" Portland District	6	3	...	...	15	15	7	1
" Warrnambool District ... ..	...	...	...	...	...	...	1	...
" Independent Courts ... ..	...	...	...	...	...	...	4	...
I.O.R.	133	148	122	114	179	65	176	32
O.S.T., Ballarat and Sandhurst Grand Division	61	85	88	143	185	42	17	8
" Melbourne Grand Division	29	23	99	116	76	-40	24	10
" Victoria Grand Division	48	65	86	94	125	31	23	10
" National Division ... ..	...	...	...	101	197	96	...	...
H.A.C.B.S., Ballarat District	120	127	143	124	107	-17	6	2
" Melbourne District	42	66	72	136	136	...	52	12
O.St.A.	52	65	104	147	162	15	18	9
O.St.A., S.C. ... ..	...	...	...	...	5	5	6	1
G.U.O.F.G.	42	60	63	43	135	92	24	9
St.P.S., Melbourne District	146	330	434	467	544	77	8	5
" Geelong and Western District ... ..	...	...	2	12	23	11	1	1
P.A.F.S.	301	430	424	529	823	294	30	22
A.N.A.	421	564	650	697	1,035	338	100	45
A.O.S. ... ..	...	...	...	...	...	...	1	...
G.S.R.S. ... ..	...	...	...	...	...	...	1	...
St.M.T.A.B.S. ... ..	...	...	...	...	...	...	1	...
U.L.F.S.	1	...	...	...	...	...	1	...
I.N.F.	9	19	59	106	364	258	11	8
M.T.B.S. ... ..	...	317	576	472	242	-230	1	1
Total	2,670	3,542	4,308	5,156	6,944	1,788	1,060	290

59. It will be noticed that an aggregate in all the offending Societies of £4,524 per annum on the average during the quinquennium, 1888-92, belonging to the Sick and Funeral Fund reserve has been used for Medical and Management purposes, the amount misappropriated in 1892, which was equivalent to nearly three-quarters per cent. of the Sick and Funeral capital of all the Societies, having increased by £1,788 over that of the preceding year. Taking the Societies as a whole more than one-fourth of the total number of branches have found the income appropriated to the Medical and Management Fund insufficient to meet the current expenses chargeable to that Fund.

60. Among individual Societies, those that misapplied the greatest amount in 1892 were the A.N.A., £1,035, wherein 45 branches offended out of a total of 100; P.A.F.S., £823, 22 branches out of 30; Ballarat District A.O.F., £709, 5 branches out of 9; U.A.O.D., £641, 33 branches out of 99; I.O.O.F., £606, 32 branches out of 75; Melbourne District St.P.S., £544, 5 branches out of 8. Those that used the greatest sum in 1892 in excess of 1891 were the U.A.O.D., £347; A.N.A., £338; and P.A.F.S., £294; and the greatest amount relatively to their sick and funeral capital was misapplied by the I.N.F., $20\frac{1}{2}$ per cent.; Ballarat District A.O.F., $20\frac{1}{4}$ per cent.; P.A.F.S., $6\frac{1}{4}$ per cent.; M.T.B.S., $5\frac{1}{2}$ per cent.; the St.P.S., Melbourne District, 4 per cent.; and O.St.A., $3\frac{1}{2}$ per cent.

THE OMISSION OF THE DETAILED TABLES.

61. The course taken in the last Report has again been followed, and the Detailed Tables hitherto given containing the financial and statistical history of each branch of every Society have not been printed in the Appendix, but the total figures

only relating to each Society and District as contained in Tables I., II., III., and IV., Appendix B, have been published. The information has, however, been compiled for each branch, and is available for reference, in manuscript, in the Office of the Government Statist, Melbourne.

FRIENDLY SOCIETIES IN THE SEVERAL AUSTRALASIAN COLONIES.

Friendly
Societies in
Australasia.

62. The following is a statement of the number of Friendly Societies, branches and members, also the total amount of funds to the credit of such Societies, in the several colonies of Australasia, at the latest date for which particulars have been supplied :—

FRIENDLY SOCIETIES IN THE SEVERAL AUSTRALASIAN COLONIES.

Colony.	Date of Return.	Number of separate Societies.	Number of Branches.	Number of Members.	Amount of Funds.	Capita per Member.
					£	£ s. d.
Victoria	31st December, 1892	33	1,061	87,003	1,011,327	11 12 6
New South Wales	" 1892	19	787	71,218	499,637	7 0 4
Queensland	" 1891	15	224	16,358	124,937	7 12 9
South Australia	" 1891	10	444	38,763	417,441	10 15 5
Western Australia	" 1891	6	21	968	12,555	12 19 5
Tasmania	" 1892	18	109	10,358	73,889	7 2 8
New Zealand	" 1891	12	365	27,372	465,970	17 0 5
Total ... ..	...	...	3,011	252,040	2,605,756	10 6 9

Extent of
the Friendly
Society
movement in
the Colonies.

63. It will be seen from this table that there are more than 3,000 branches or lodges in the various Friendly Societies in the Australasian Colonies, and that there are on the average 84 members in each branch or a total of over 252,000; and, assuming that for each member four persons on the average participate in the medical sickness or funeral benefits of these Societies, the large number of over 1,000,000 persons, being one-fourth of the total population of the seven colonies, are connected directly with the Societies and share in the privileges of medical sickness and limited life assurance which are conferred therein.

Victoria and
Australasia.

64. Victoria, it will be noticed, possesses 35 per cent. of the branches and members and 39 per cent. of the capital belonging to the whole of the Societies in the colonies; and, while the accumulated funds of the Societies in Victoria exceed £1,000,000, in no other colony do the funds amount to one-half that sum.

HENRY HEYLYN HAYTER,
Government Statist.

Office of the Government Statist,
Melbourne, 31st December, 1893.

A P P E N D I C E S.

APPENDIX A.

VALUATIONS 1892.

THE THIRD VALUATION OF COURT UNITY, A.O.F.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Third Valuation of Court Unity, A.O.F.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.	Capital.	Deficiency.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.			
		£	s. d.	£	£	£	£	£	£	£
Sick allowances payable until the 70th year—										
During first six months' sickness, at 20s. per week	166	..	..	..	..	2,639	7,074			
During second six months' sickness, at 10s. per week .. .. .		..	..	..	..	344				
During third six months' sickness, at 10s. per week .. .. .		..	..	..	..	223				
After third six months' sickness, at 5s. per week .. .. .		..	..	..	..	376				
Permanent allowances after the 70th year of £6 8s. per annum, taken as equivalent to future sick claims .. .. .		..	..	..	..	2,849	2,254			
Sums payable at death of members, at £20	135	..	..	..	..	1,686				
" " " wives, at £10 .. .. .		..	..	..	..	421				
Total	301	317 9 63	38 4	3,154	3,154	8,538	9,328	6,174	5,720	454

1. Established in the year 1863.

2. Situated in Ballarat.

3. Tabular Summary of the preceding valuation as at the 31st December, 1886; and of the present valuation as at the 31st December, 1891.

Valuation Date: as at the—	Number of—		Average Annual Contribution per Member.	Members' Average Age.		Experience during prece- ding Quinquennium greater (+) or less (—) than, or equal to (=), that of the M.U., England, 1866–70.			Rate of Interest—						
	Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Obtained on Total Funds during preceding Quinquennium.						Assumed in the Valuation.
									1st Year.	2nd Year.	3rd Year.	4th Year.	5th Year.	Average.	
31st December, 1886	187	158	s. d. 38 6	Yrs. 48½	Yrs. 53	% – 10	% + 34	% + 70	% 6½	% 6½	% 6½	% 7½	% 6½	% 6½	% 5
31st December, 1891	166	135	38 4	53	55	+ 36	+ 46	+ 124	7	7	6½	6½	6½	6½	5

Valuation Date: as at the—	Liabilities.			Assets.			Deficiency.	Capital per Member.	Ratio to Liabilities per £1 of the—					
	Value of Sick Pay.	Value of Sums pay- able at Death.	Total.	Value of Contribu- tions.	Capital.	Total.			Surplus (+) Deficiency (—) per Member.	Value of Contributions.	Capital.	Assets.		
31st December, 1886	£ 7,306	£ 2,260	£ 9,566	£ 3,782	£ 5,592	£ 9,374	£ 192	£ s. 29 18	£ s. – 1 1	s. d. 7 11	s. d. 11 8	s. d. 19 7		
31st December, 1891	7,074	2,254	9,328	3,154	5,720	8,874	454	34 9	– 2 15	6 9	12 3	19 0		

4. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866-70, as the basis of the Valuation Tables employed. 5. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the branch. 6. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated :—The sum equivalent at the date of the valuation to an allowance of £6 8s. per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness. 7. The values of the prospective income and outgo on account of members owing more than fourteen weeks' contributions and on account of new members not yet entitled to benefits have been excluded from the valuation. 8. The deficiency shown I believe to be due to the high average age of members, and to the excess of the actual rate of sickness experienced above the expected rate.

EVAN F. OWEN,

Actuary under *Friendly Societies Act* 1890.

Office of the Government Statist,
Melbourne, 13th March, 1893.

Wm. Anderson, Esq.,
Secretary, Court Unity, A.O.F.,
56 Lydiard-street, Ballarat.

THE THIRD VALUATION OF THE INDEPENDENT ORDER OF RECHABITES,
VICTORIA DISTRICT.

Letter from the Government Statist to the District Secretary, forwarding Results of the Actuary's Valuation.

Office of the Government Statist,
Melbourne, 26th July, 1893.

SIR,

I have the honour to forward herewith a copy of the Report of the Actuary to this office on the condition of the Sick Funds of the Tents and of the District Funeral Fund of the I.O.R., and of the Society as a whole in this colony, together with an abstract of the results of his valuation, as at the 31st December, 1891, in accordance with the provisions of the *Friendly Societies Act* 1890.

2. The tents in the aggregate, I am glad to notice, have maintained the position of solvency they attained at the investigation of 1886, while the financial condition of the District Funeral Fund has materially improved.

I have, &c.,

H. H. HAYTER,
Government Statist.

Wm. Bell, Esq., J.P., D.S., I.O.R.,
Swanston-street, Melbourne.

REPORT OF THE ACTUARY.

ABSTRACT of the results of the Third Valuation of the I.O.R.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.	Capital.	Surplus.
		Total.	Average Per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.			
		£	s. d.	£	£	£	£	£	£	£
Sick allowances payable until the 70th year—										
During first six months' sickness, at 20s. per week	8,001 H. 161	10,915·282	27 0	176,356	161,772	159,630	250,350			
During second six months' sickness, at 20s. per week						29,025				
During third six months' sickness, at 10s. per week						8,636				
After third six months' sickness, at 5s. per week						13,757				
Permanent allowances after the 70th year of £7 4s. per annum, taken as equivalent to future sick claims						60,743				
Sums payable at death of members, at £20 ..	..	1,744·024	4 4	24,748	21,655	48,538	40,529			
" " " wives, at £15 ..	933	192·181	[4 2]	2,602	2,277	3,092	2,582			
" " " widows, at £15 ..	36	7·665	[4 3]	90	90	225	225			
Total	9,131	12,859·152	31 4	203,796	185,794	323,646	293,686	107,892	110,430	2,538

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866-70, as the basis of the Valuation Tables employed. 2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the branches. 3. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated:—The sum equivalent, at the date of the valuation, to an allowance of £7 4s. per annum for life when 70 years of age has been set down to the account of each member, in lieu of the pay then claimable in case of sickness. 4. The values of the prospective income and outgo on account of members owing more than fourteen weeks' contributions and on account of new members not yet entitled to benefits have been excluded from the valuation.

5. The deficiency shown in the District Funeral Fund I believe to be mainly owing to the insufficiency of the contributions, present and past, of those members who were initiated at 21 years of age and upwards, and to whom the graduated scale of 1886 was not made to apply. Of the present members 4,341 (4,251 full benefit, 90 half benefit) were in the society prior to April, 1886, and 3,821 (3,750 full benefit, 71 half benefit) have been initiated since that date; this gives a proportion of 53 per cent. paying under the old scale, and 47 per cent. under the new scale; the latter class must necessarily continue to proportionately increase and the former to decrease, and as the inadequately-contributing members are relatively reduced, or retire from the society, so may its financial condition be expected to improve.

6. The Tabular Summary which follows this report contains particulars at its foot for the aggregate Tent Sick Funds, the District Funeral Fund, and the society as a whole, relating to the present valuation of 1891 and the immediately preceding investigation of 1886. In order, however, the better to understand the present financial condition of the society and the progress it has made during the two quinquennial periods subsequent to 1881, and with regard to its mortality and sickness experience during the fifteen years 1877-91, it will be I think expedient to bring forward for further comparison the results of the 1881 valuation and the then existing factors whereon such results necessarily depended.

7. At the 1881 valuation the contributions of members to the Sick and Funeral Fund were:—Initiation Fee, from the entry age 16 to 45, 10s., increasing by thirteen steps to a maximum of 70s. to the Sick Fund, and to the Funeral Fund a minimum of 2s. and a maximum of 60s.; Periodical Contribution 7s. per quarter to the Sick Fund, and no payment to the Funeral Fund.

8. In March 1885 members' contributions were increased by 1s. per quarter payable to the Funeral Fund. On the 16th April, 1886, the following scale of contributions to the Sick and Funeral Fund in respect to members initiated subsequent to that date was adopted, the entrance fees being abolished:—

CONTRIBUTIONS TO SICK AND FUNERAL FUND OF MEMBERS JOINING SUBSEQUENT TO THE
16TH APRIL, 1886.

Age at Entry.			Quarterly Contribution of Member to the—		
			Sick Fund.	Funeral Fund.	Sick and Funeral Fund.
			s. d.	s. d.	s. d.
16	...	..	5 3	0 10	6 1
17	...	...	5 5	0 11	6 4
18	...	...	5 6	0 11	6 5
19	...	...	5 8	1 0	6 8
20	...	...	5 10	1 0	6 10
21	...	...	6 0	1 1	7 1
22	...	...	6 3	1 1	7 4
23	...	...	6 5	1 2	7 7
24	...	...	6 8	1 2	7 10
25	...	...	6 10	1 3	8 1
26	...	...	7 1	1 4	8 5
27	...	...	7 4	1 4	8 8
28	...	...	7 7	1 5	9 0
29	...	...	7 10	1 5	9 3
30	...	...	8 1	1 6	9 7
31	...	...	8 5	1 7	10 0
32	...	...	8 9	1 8	10 5
33	...	...	9 0	1 9	10 9
34	...	...	9 4	1 10	11 2
35	...	...	9 8	1 11	11 7
36	...	...	10 1	2 0	12 1
37	...	...	10 5	2 1	12 6
38	...	...	10 10	2 2	13 0
39	...	...	11 3	2 3	13 6
40	...	...	11 9	2 4	14 1
41	...	...	12 2	2 5	14 7
42	...	...	12 8	2 6	15 2
43	...	...	13 3	2 8	15 11
44	...	...	13 9	2 9	16 6

N.B.—Half-benefit members to pay half the above rates.

9. The new scale of contributions not having come into force until the fourth month of the year 1886, and members not being entitled to sick and funeral benefits until they have been twelve months in the society, no members paying the graduated rates were included in the valuation of 1886; the members valued were, therefore, paying 28s. a year to the Tent Sick Fund, and 4s. a year to the District Funeral Fund.

10. The number of members and contributions paid thereby at the valuation of 1891 were as under :—

VALUATION OF 1891.—NUMBER OF FINANCIAL MEMBERS AT EACH RATE OF SICK AND FUNERAL CONTRIBUTION PER QUARTER AT QUINQUENNIAL AGE-GROUPS (NOT INCLUDING HALF-BENEFIT MEMBERS) :—

Age.	8s.	6s. 1d.	6s. 4d.	6s. 5d.	6s. 8d.	6s. 10d.	7s. 1d.	7s. 4d.	7s. 7d.	7s. 10d.	8s. 1d.	8s. 5d.	8s. 8d.	9s.	9s. 3d.	9s. 7d.	10s.	10s. 5d.	10s. 9d.	11s. 2d.	11s. 7d.	12s. 1d.	12s. 6d.	13s.	13s. 6d.	14s. 1d.	14s. 7d.	15s. 2d.	15s. 11d.	16s. 6d.	Tota.
16-19 ..	..	223	66	6	4	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	299
20-24 ..	167	299	637	15	359	2	110	3	23	10	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1,625
25-29 ..	658	10	20	..	144	3	243	10	295	11	118	93	3	4	9	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1,623
30-34 ..	780	..	..	..	..	..	3	4	40	7	58	101	14	175	4	47	23	11	5	..	..	..	..	..	..	..	..	..	..	..	1,332
35-39 ..	671	..	..	..	..	..	..	..	..	..	..	5	..	14	5	28	42	49	59	27	19	16	5	3	..	..	..	..	..	..	943
40-44 ..	471	..	..	..	..	..	..	..	..	..	1	..	..	2	..	2	1	1	6	7	14	22	31	22	11	6	4	..	..	..	605
45-49 ..	405	..	..	..	..	..	..	..	..	..	..	1	..	2	..	1	..	2	2	..	1	..	1	1	4	5	13	9	14	9	469
50-54 ..	332	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	1	..	..	1	..	..	..	..	..	..	337
55-59 ..	341	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	342
60-64 ..	264	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	264
65-69 ..	111	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	111
70-74 ..	47	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	47
75-79 ..	3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3
87 ..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1
All Ages	4,251	532	723	23	507	8	357	13	358	28	178	262	17	198	18	78	66	61	67	35	26	32	27	35	27	16	19	13	14	12	8,001

11. The 4,251 members contained in the second column are those who were in the society prior to the 17th April, 1886, and the remaining 3,750 members are those who entered subsequent to that date under the adequate graduated scale, assuming that those contributing under the new scale, which is lighter than the old for nine of the younger ages at entry, are all members initiated since the 1886 valuation. When the members paying the same rate of contribution are grouped together a striking difference is observable between the number paying 6s. 5d., 6s. 10d., 7s. 4d., 7s. 10d., 8s. 8d., and 9s. 3d., and the number paying the immediately preceding rate 6s. 4d., 6s. 8d., and so on respectively. This has arisen from the rates payable to the District Funeral Fund having, in supplying the data to this office, been taken as the basis, and in the six cases where the district rates were identical at two consecutive ages—e.g., 11d. at entry ages 17 and 18, 1s. at 19 and 20, with four cases at higher ages (see paragraph 8 above)—the sick and funeral contribution was returned in the majority of cases as being at the lower of the two rates, 6s. 4d., for instance, when many in that column were paying 6s. 5d., similarly with respect to 6s. 8d., 6s. 10d., . . . 9s., and 9s. 3d. The result has been that the contributions have been in such cases understated by 4d., 8d., and 1s. per annum. I have estimated that 1,150 members have been adversely affected by this method of ascertaining the contributions, the rates of 350 being understated by 1d. per quarter, of 250 by 2d., and 550 by 3d. per quarter, constituting an under-valuation, having regard to the respective ages, of £887, by which sum I have increased the value of the contributions, it being, however, difficult to identify the particular members so dealt with no alteration has been made in the individual branch figures.

12. Effect has to be given in the valuation to the provision that the wife's assurance continues in force during her life, whether wife, widow, or re-married, not during the joint lives of husband and wife, a separate contribution being payable therefor beginning at 8d. a quarter at ages 16–17, and increasing regularly by annual or biennial steps to 2s. 1d. a quarter at the maximum age of entry, 44; it is provided also that when the capital to the credit of the District Funeral Fund reaches such an amount as the official actuary deems equal to the net liability, the district officers have power to discontinue the levy of 1s. per quarter payable by members initiated prior to the 5th March, 1885.

13. The results of the valuations of 1881, 1886, and 1891 in respect to the Tent Sick Funds taken in the aggregate are as follow :—

SICK FUNDS.—VALUATION BALANCE-SHEETS, 1881, 1886, AND 1891.

The Valuation of —	Number of Members.	Annual Contribution per Member.	Liabilities.	Assets.			Surplus, or Deficiency (—).	Capital per Member.	Surplus, or Deficiency (—) per Member.	Ratio per £1 to Liabilities of the—		
			Value of Sick Pay.	Value of Contributions.	Capital.	Total.				Value of Contributions.	Capital.	Assets.
1881 ...	...	5,293	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
1886 ...	...	5,716	28	165,029	109,918	47,815	157,733	9 4	— 1 8	13 4	5 10	19 2
1891 ...	...	8,162	28	175,173	114,337	69,693	184,030	12 8	1 11	13 1	7 11	21 0
			27	250,350	161,772	93,318	255,090	4,740	11 11	12 11	7 6	20 5
Increase (Decrease—)												
1886 over 1881 ...	423	...	...	10,144	4,419	21,878	26,297	16,153	3 4	— 0 3	2 1	1 10
1891 over 1886 ...	2,446	...	...	75,177	47,435	23,625	71,060	— 4,117	— 0 17	— 0 2	— 0 5	— 0 7
1891 over 1881 ...	2,869	...	...	85,321	51,854	45,503	97,357	12,036	2 7	— 0 5	1 8	1 3

14. The increase of membership in 1891 over 1886 is seen to be 2,446 full and half benefit; those returned as paying the new scale, full benefit (paragraph 10), were 3,750.

15. Comparing the assets with the liabilities in the present valuation, it will be observed that the value of the contributions is equivalent to 12s. 11d. in the £1, the capital to 7s. 6d., and the capital and contributions together to 20s. 5d., giving a surplus of 5d. in the £1. The factors which have contributed to place the Sick Funds in their present position are the following, some having a favorable, some an unfavorable, effect:—The capital increased steadily during the three quinquennial periods; it increased also relatively to the membership from 1881 to 1886, but decreased from 1886 to 1891, that is to say, the capital during the former period increased at a more rapid rate than the membership, but during the latter the members increased quicker than the accumulated funds. The contributions show a decrease in value relatively to the liabilities, partly due, on the one hand, in respect to the latter period, to the actual decrease in the average rate per member, owing to the influx of members at the younger ages, and partly, on the other hand, to the augmentation of the liabilities arising from the increase in the sickness outgo during the latter quinquennium compared with the preceding decennium, notwithstanding the reduction in the age of the members as a whole, the normal rate of sickness among members above the average age, I may point out, increasing with greater rapidity than that of members below such age.

16. The subjoined table presents a statement of the position of the District Funeral Fund in 1881, 1886, and 1891.

FUNERAL FUND.—VALUATION BALANCE-SHEETS, 1881, 1886, AND 1891.

The Valuation of—	Annual Contribution of—		Liabilities. Value of Sums Payable at Death.	Assets.			Deficiency.	Capital per Member.	Surplus, or Deficiency (—) per Member.	Ratio per £1 to Liabilities of the—		
	Member.	Wife and Widow.		Value of Contributions.	Capital.	Total.				Value of Contributions.	Capital.	Assets.
	s. d.	s. d.	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
1881 ... ..	...	4 0	28,076	1,117	8,632	9,749	18,317	1 13	—3 10	0 10	6 2	7 0
1886	4 0	4 0	31,812	15,278	9,711	24,989	6,823	1 15	—1 4	9 8	6 1	15 9
1891	4 4	4 2	43,336	24,022	17,112	41,134	2,202	2 2	—0 6	11 0	8 0	19 0
Increase (Decrease—)												
1886 over 1881 ...	4 0	...	3,736	14,161	1,079	15,240	—11,494	0 2	2 6	8 10	—0 1	8 9
1891 over 1886 ...	0 4	0 2	11,524	8,744	7,401	16,145	—4,621	0 7	0 18	1 4	1 11	3 3
1891 over 1881 ...	4 4	0 2	15,260	22,905	8,480	31,385	—16,115	0 9	3 4	10 2	1 10	12 0

17. With the single exception of the ratio of capital to liabilities in 1881–6, there is apparent a material increase in every item of the balance-sheet with the result that the assets in 1891 in comparison with the liabilities have improved to the extent of 3s. 3d. in the £1 over the ratio of 1886, and to the extent of 12s. over that of 1881.

18. The figures relating to the society as a whole in 1881, 1886, and 1891 are as follow:—

SICK AND FUNERAL FUND.—VALUATION BALANCE-SHEETS, 1881, 1886, AND 1891.

The Valuation of—	Annual Contribution per Member.	Liabilities.	Assets.			Surplus, or Deficiency (—)	Capital per Member.	Surplus, or Deficiency (—) per Member.	Ratio per £1 to Liabilities of the—		
		Value of Sick Pay and Sums Payable at Death.	Value of Contributions.	Capital.	Total.				Value of Contributions.	Capital.	Assets.
	s. d.	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
1881	28 0	193,105	111,035	56,447	167,482	—25,623	10 17	—4 18	11 6	5 10	17 4
1886	32 0	206,985	129,615	79,404	209,019	2,034	14 3	0 7	12 6	7 8	20 2
1891	31 4	293,686	185,794	110,430	296,224	2,538	13 13	0 6	12 8	7 6	20 2
Increase (Decrease—)											
1886 over 1881 ...	4 0	13,880	18,580	22,957	41,537	27,657	3 6	5 5	1 0	1 10	2 10
1891 over 1886 ...	—0 8	86,701	56,179	31,026	87,205	504	—0 10	—0 1	0 2	—0 2	...
1891 over 1881 ...	3 4	100,581	74,759	53,983	128,742	28,161	2 16	5 4	1 2	1 8	2 10

19. The material advance in the financial position of the District Funeral Fund between 1886 and 1891 is seen to just counterbalance the small recession in that of the aggregate Sick Funds (the sickness claims being normally about five times as heavy as the death claims), and the ratio of the assets to the liabilities in the society as a whole is the same as it was at the preceding investigation, 20s. 2d. in the £1, giving a surplus of 2d. in the £1.

20. The modifications applied to the results obtained from the Valuation Tables, referred to in paragraph 3 above, depend on the favorable or unfavorable character of the “actual” in comparison with the “expected” rates of sickness, mortality, and exclusions, the method pursued to obtain which rates being, I may state, explained and illustrated in the 1891 Friendly Societies Report (App. B., pp. 25–7,

paragraphs 1-5). These factors, in relation to this society as a whole during the five years prior to the end of 1881, 1886, and 1891, are as follow :—

THE RELATION OF THE ACTUAL TO THE EXPECTED EXPERIENCE 1881, 1886, AND 1891.

During the Five Years.	Actual Experience, when expected = 100.		
	Sickness.	Mortality.	Exclusions.
1877-1881	107	68	333
1882-1886	106	76	249
1887-1891	109	74	281

21. This table shows that, in respect to the same number of members, similarly distributed according to age, the members who left the society through arrears, resignation, or expulsion during the first, second, and third quinquennial periods dealt with were three and one-third, two and one-half, and two and four-fifths times as numerous as the English M.U. exclusions during 1866-70; the number who died were one-third less numerous in the former period and one-fourth in the two latter; the number of weeks' sickness paid for were 7, 6, and 9 per cent. higher respectively, a decrease in the second period of 1 in every 100 weeks and an increase in the third period of 3 weeks in every 100.

22. Dealing with branches containing 30 members and upwards, the sum of the members entitled to sick pay in the event of incapacity during each of the five years 1887-91 was 32,628, and the total number of weeks the members actually sick continued on the funds during the same period was 46,320, distributed between the full and the reduced scales of pay received as follow :—

SICKNESS : AMOUNT AND PROPORTIONATE DISTRIBUTION.

Half-yearly Periods.	First Six Months at 20s.	Second Six Months at 20s.	Third Six Months at 10s.	Fourth Six Months and after at 5s.	Total.
	Weeks.	Weeks.	Weeks.	Weeks.	Weeks.
Amount of Sickness in each Period ...	30,237	3,714	2,386	9,983	46,320
Proportionate Distribution, per cent. ...	65·3	8·0	5·2	21·5	100

23. It may be interesting to compare these ratios during and after the first year's sickness with those given in last year's Friendly Societies Report in respect to the Port Phillip District M.U., 1886-90, the Under-average Sickness Group, the Average Sickness Group, and the Over-average Sickness Group of the same society, 1881-90, and the English M.U., 1866-70, the allowances in the M.U., Victoria, being 20s., 13s. 4d., 10s., and the reduced rates not being uniform in the several districts of the M.U., England, it is necessary, however, to bear in mind that the age-distribution in these societies being different conclusions drawn from such comparisons should not be pressed too closely (Friendly Societies Report, 1891, pp. 40, 65).

COMPARISON OF SICKNESS : PROPORTIONATE DISTRIBUTION.

Society.	First Twelve Months.	After Twelve Months.	Total.
I.O.R. Victoria, 1887-91 (tents with 30 members and upwards) ...	73·3	26·7	100
Port Phillip District M.U., Victoria, 1886-90 ...	61·0	39·0	100
Under-average Sickness Group, M.U., Victoria, 1881-90 ...	80·0	20·0	100
Average Sickness Group " " " " ...	63·0	37·0	100
Over-average Sickness Group " " " " ...	60·0	40·0	100
M.U., England, 1866-70	45·0	55·0	100

24. To enable members readily to see which branches have been a source of strength to the society, which a source of weakness, and to what cause their favorable or unfavorable position is due, I have given a list of the tents arranged in order according to the elements which affect the position of a branch in a valuation (see Table of Relative Position of Tents sent herewith; see also Twelfth Report on Friendly Societies, 1889, paragraphs 10-12). The tents are shown in the order of (1) Average annual rate of interest realized during the five years 1887-91; (2) Average valuation age of members; (3) Rate of actual sickness relatively to expected rate according to Ratcliffe's Experience of the M.U., England, 1866-70; (4) Capital per member; and (5), (6), (7) Ratio to liabilities per £1 of the value of contributions, capital, and assets.

25. With regard to the interest earned on the total funds during the five years 1887-91, it will be noticed that—

1 tent obtained 9 per cent.			
19 tents	"	6 to 7 $\frac{1}{4}$	per cent.
32 "	"	5 to 5 $\frac{3}{4}$	"
42 "	"	4 to 4 $\frac{3}{4}$	"
22 "	"	3 to 3 $\frac{3}{4}$	"
14 "	"	2 to 2 $\frac{3}{4}$	"
9 "	"	1 to 1 $\frac{3}{4}$	"
26 "	"	No interest.	

26. The lowest rate of interest assumed in the valuation being 3 per cent., the 49 tents which failed to realize that rate have been placed in too favorable a position; this is counterbalanced, however, in the aggregate figures by the tents which obtained a higher rate than that assumed. Means should be used to secure to every branch the highest amount of interest compatible with safety.

27. The average valuation ages of the members in the several tents cover a very wide range, from a minimum of $23\frac{3}{4}$ years to a maximum of $52\frac{1}{2}$ years. There is also a great divergence in the capital relatively to the membership, from 1s. per member (eight having less even than that rate) to £63 18s. per member.

28. With regard to the actual sickness in comparison with the expected, it will be noticed that in one tent the actual and the expected agree, in 51 tents the actual is less than the expected and greater in 29 tents; in the remaining 84 the membership being less than 30, no comparison has been instituted.

29. Columns 5, 6, 7 of the Table of Relative Position deal with the assets and their two constituent parts compared with the liabilities (the only legitimate test of financial standing); in 74 tents the assets are greater than the liabilities, in the remaining 91 tents the liabilities exceed the assets. Members should note the position occupied by the particular tent with which they are connected in the 7th column, and then find the order in which it stands in the 5th and 6th columns respectively; this examination will show whether its position is due to its sickness outgo being high, or, which is the same thing, to its contribution income being low relatively thereto, or to its accumulated fund being proportionately high or low. The figures in brackets in column (7a) indicate the relative financial position (assets) of the several tents in 1886; it can be thereby seen also whether a tent has gained or lost ground since the last valuation.

Office of the Government Statist,
Melbourne, 24th July, 1893.

EVAN F. OWEN,
Actuary under the *Friendly Societies Act* 1890.

Extracts from the Report of the Actuary on each Tent.

No. 1.—Star of Australia Felix.—This branch had the misfortune to be defrauded in 1890 of £3,801 by the then secretary, the capital being thereby reduced from £7,156 to £3,355.

No. 3.—Pioneer.—The capital of this branch having become exhausted in 1887, towards discharging the sick claims during the quinquennium 1887–91, amounting to £1,704, equal to £18 per effective member annually, the sum of £926 was received from the District Tent Relief Fund.

No. 6.—Star of Maryborough.—Has the investment in the hall anything to do with the comparatively low interest credited during 1889–91?

No. 7.—Hope of Tarrengower.—The fund has retrograded during 1888–91 owing apparently to over-average sickness expenditure.

No. 11.—Rose of Denmark.—The retrogression of funds during 1889–91 appears to have arisen from excessive sickness outgo.

No. 14.—Refuge.—The retrogression of the funds during the quinquennium appears to be caused by high sickness expenditure.

No. 18.—Excelsior.—The financial progress has been retarded by comparatively high sickness outgo.

No. 19.—Garibaldi.—The financial retrogression during 1889–91 was caused by high sickness outgo.

No. 22.—Oriental.—High sickness expenditure produced the retrogression of capital during 1888–91.

No. 28.—Morning Star.—The sickness expenditure during the quinquennium exhausted the entire capital, together with members' contributions, necessitating considerable assistance from the District Tent Relief fund.

No. 36.—St. Arnaud.—The financial retrogression appears to be due to the sickness outgo being high, not for the age of the members, but in comparison with the contribution and investment income.

No. 39.—Cobden.—The capital has been depleted during the quinquennium by the excessive sickness expenditure.

No. 41.—Haste to the Rescue.—The expenditure has brought this branch into a condition of financial collapse.

No. 58.—Self Reliance.—Financial progress retarded during the quinquennium by high sickness outgo.

No. 60.—Moral Reform.—Fair progress was made until 1890, when £1,160, close upon three-fourths of the capital was lost by defalcations of late trustee.

No. 66.—Royal Alfred.—Progress retarded by high sickness outgo.

No. 69.—Speedwell.—The sickness outgo has nearly exhausted the capital.

No. 75.—Fidelity.—The greater part of the capital being invested in freehold property appears to have an adverse influence on the interest income.

No. 81.—Havelock.—Financial retrogression during 1888–90 caused by high sickness outgo.

No. 89.—Hope of Egerton.—High sickness outgo has caused financial retrogression during the latter part of the quinquennium.

No. 104.—Hope of Australia.—Has the investment in a hall anything to do with the irregularity in the interest credited?

No. 108.—Dawn of Day.—The financial retrogression during the latter portion of the quinquennium appears to be due to the high sickness outgo.

No. 114.—Hope of Stanley.—No financial progress was made during 1890–91.

No. 117.—Star of Blackwood.—The retrogression in 1890–91 was due to high sickness outgo.

No. 135.—Excelsior.—Interest irregularly credited.

No. 137.—Laurel.—Financial retrogression in 1891 due to heavy sickness claims.

No. 166.—Sutton.—Financial progress 1890–91 was arrested and reversed by high sickness outgo.

No. 177.—Star of Mornington.—The financial retrogression during the quinquennium appears to have been due to heavy sickness claims, the capital in 1889 having been reduced thereby nearly 50 per cent.

No. 203.—Hope of Violet Town.—The expenditure during 1888–91 exceeded the income *plus* the capital.

No. 204.—Alexandra.—Deficient returns from investments during quinquennium.

TABULAR SUMMARY of the Valuation of the Independent

No.	Branch.	Where Situated.	When Established.	Number of Members.		Number of Wives.	Average Annual Contribution per Member.		Average Age.		Experience during Quinquennium greater (+) or less (-) than, or equal to (=), that of the M.U., England, 1866-70.			Rate of Interest.	
				Full Benefit.	Half Benefit.		s.	d.	Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
								Yrs.	Yrs.	%	%	%	%	%	
1	Star of Australia Felix ...	Melbourne ...	1847	237	4	54	28	4	36 $\frac{1}{2}$	37	-23	+18	+317	5 $\frac{1}{2}$	4 $\frac{1}{2}$
2	Mount Alexander ...	Castlemaine ...	1860	73	2	12	27	3	40 $\frac{3}{4}$	41 $\frac{3}{4}$	-69	+3	+156	4 $\frac{1}{4}$	4
3	Pioneer ...	Ballarat ...	1861	91	...	11	28	1	49	51 $\frac{1}{4}$	-21	+81	+67	0	3
4	Good Samaritan ...	South Melbourne ...	1861	324	3	58	27	4	32	32 $\frac{1}{2}$	-29	-5	+234	6 $\frac{1}{2}$	5
5	Star of Bendigo ...	Bendigo ...	1861	248	4	26	26	8	36 $\frac{1}{4}$	37 $\frac{3}{4}$	-41	+8	+112	6 $\frac{1}{4}$	5
6	Star of Maryborough ...	Maryborough ...	1862	58	...	1	27	8	36 $\frac{1}{4}$	32 $\frac{1}{2}$	+35	-25	+194	4 $\frac{1}{2}$	3 $\frac{1}{2}$
7	Hope of Tarrengower ...	Maldon ...	1862	136	...	8	26	6	36 $\frac{3}{4}$	39 $\frac{1}{4}$	-14	+95	+58	5	4
8	Enterprise ...	Daylesford ...	1862	103	...	18	27	1	37 $\frac{1}{4}$	39	-25	+60	+69	5	4 $\frac{1}{2}$
9	Victoria ...	North Melbourne ...	1862	182	7	30	27	7	34 $\frac{1}{4}$	36 $\frac{1}{2}$	-35	=	+161	6 $\frac{1}{4}$	5
11	Rose of Denmark ...	Fitzroy ...	1863	298	13	66	26	9	33 $\frac{1}{4}$	32 $\frac{1}{2}$	-4	+1	+91	4 $\frac{1}{2}$	3 $\frac{1}{2}$
12	Progress ...	Campbell's Creek ...	1863	45	...	9	25	7	32 $\frac{5}{8}$	34 $\frac{1}{4}$	-67	-28	+159	4 $\frac{3}{8}$	3 $\frac{1}{2}$
14	Refuge ...	Eaglehawk ...	1863	76	...	15	28	0	43 $\frac{1}{4}$	44 $\frac{1}{4}$	-32	-42	+210	3 $\frac{3}{4}$	3
16	Williamstown ...	Williamstown ...	1863	149	2	17	28	0	35 $\frac{1}{4}$	33 $\frac{1}{4}$	+5	+2	+150	6 $\frac{1}{4}$	4 $\frac{1}{2}$
18	Excelsior ...	Ballarat ...	1864	185	1	18	27	6	39 $\frac{1}{2}$	39 $\frac{3}{4}$	-55	+40	+93	6	4
19	Garibaldi ...	Buninyong ...	1864	64	...	4	26	8	44	39 $\frac{1}{4}$	-77	-4	+59	5 $\frac{1}{2}$	4
21	Princess Alexandra ...	Creswick ...	1864	29	...	3	27	7	39 $\frac{3}{4}$	44 $\frac{1}{2}$	...	...	...	6 $\frac{1}{4}$	5
22	Oriental ...	Wandiligong ...	1864	30	2	4	27	4	41 $\frac{1}{4}$	44 $\frac{1}{2}$	-17	+35	+131	5 $\frac{1}{2}$	4
25	Albert ...	Ceres ...	1865	17	...	...	27	5	41 $\frac{1}{4}$	42 $\frac{1}{2}$	...	...	...	3 $\frac{3}{4}$	3
27	Victoria ...	Talbot ...	1865	32	...	2	26	11	34 $\frac{1}{4}$	36 $\frac{1}{4}$	-10	+63	+148	7 $\frac{1}{4}$	5
28	Morning Star ...	Clunes ...	1865	71	1	15	27	10	42 $\frac{1}{4}$	41	+53	+165	+68	0	3
30	Rising Star ...	Port Melbourne ...	1865	87	...	13	27	4	36 $\frac{1}{4}$	32 $\frac{3}{4}$	-30	-36	+208	5 $\frac{1}{2}$	4
32	Star of Sebastopol ...	Sebastopol ...	1865	69	...	6	26	3	38	34	-47	-7	+109	7 $\frac{1}{4}$	4
33	Rescue ...	Dunolly ...	1865	13	...	...	28	0	43 $\frac{1}{2}$	52 $\frac{1}{2}$	...	...	...	3	3
34	Perseverance ...	Prahran ...	1865	225	6	25	27	1	32 $\frac{3}{4}$	32 $\frac{1}{2}$	-57	-16	+161	5	4
36	St. Arnaud ...	St. Arnaud ...	1865	30	...	5	27	7	39	38 $\frac{1}{4}$	+1	-12	+439	4 $\frac{1}{2}$	3 $\frac{1}{2}$
37	Campaspe ...	Kyneton ...	1865	92	10	3	26	10	38 $\frac{3}{4}$	38	+29	-26	+67	5 $\frac{1}{4}$	4 $\frac{1}{2}$
39	Cobden ...	California Gully ...	1865	97	...	16	26	10	38	34 $\frac{1}{2}$	+46	+96	+117	4 $\frac{1}{2}$	3 $\frac{1}{2}$
41	Haste to the Rescue ...	Stawell ...	1865	82	1	9	27	7	40	38 $\frac{3}{4}$	+16	+31	+172	0	3
42	Olive Branch ...	Kangaroo Flat ...	1865	70	...	11	26	5	32	33 $\frac{3}{4}$	-77	-18	+124	3 $\frac{3}{4}$	3
43	Progress ...	Beaufort ...	1865	89	...	4	26	6	32 $\frac{3}{4}$	31 $\frac{1}{4}$	-8	-1	+164	5 $\frac{1}{2}$	4 $\frac{1}{2}$
44	Western Pioneer ...	Hamilton ...	1865	54	4	3	27	1	26 $\frac{1}{4}$	29 $\frac{1}{4}$	+68	+53	+332	6	5
45	Hampden ...	Camperdown ...	1865	50	1	...	27	2	37	37 $\frac{1}{4}$	...	-27	+86	4 $\frac{3}{4}$	4
48	Moyne ...	Port Fairy ...	1865	11	2	...	28	0	32	36 $\frac{1}{2}$	...	...	...	0	3
50	Hawthorn ...	Hawthorn ...	1866	117	1	10	26	9	33	30 $\frac{1}{4}$	-53	+6	+211	7	5 $\frac{1}{2}$
52	Star of Newstead ...	Newstead ...	1866	18	...	3	26	8	32 $\frac{1}{2}$	34 $\frac{1}{2}$	...	...	...	4	3 $\frac{1}{2}$
53	Rose of Linton ...	Linton ...	1866	36	...	3	25	1	38	28 $\frac{3}{4}$	...	-29	+3	4 $\frac{1}{4}$	3 $\frac{1}{2}$
54	Brunswick ...	Brunswick ...	1866	220	...	31	27	2	31 $\frac{3}{4}$	31 $\frac{1}{4}$	-33	-19	+243	6 $\frac{1}{2}$	5
56	Yarborough ...	Chewton ...	1866	42	...	4	26	5	33 $\frac{3}{4}$	33 $\frac{3}{4}$	-53	+135	+95	5 $\frac{1}{2}$	4 $\frac{1}{2}$
57	Alliance ...	Richmond ...	1866	175	1	18	27	0	30 $\frac{3}{4}$	31	-24	-1	+114	4 $\frac{1}{4}$	4
58	Self-Reliance ...	Geelong ...	1866	204	7	3	26	6	36 $\frac{1}{2}$	32	-18	+26	+125	6 $\frac{1}{4}$	5
60	Moral Reform ...	Carlton ...	1867	71	1	18	27	8	34 $\frac{1}{2}$	36	-39	-33	+114	5 $\frac{1}{4}$	4 $\frac{1}{2}$
66	Rose of Australia ...	Sulky Gully ...	1867	7	...	...	26	5	37 $\frac{1}{2}$	40	...	...	...	4 $\frac{1}{4}$	3 $\frac{1}{2}$
66	Royal Alfred ...	Ararat ...	1867	22	1	2	26	11	44	40	...	...	...	3 $\frac{1}{2}$	3
67	Nil Desperandum ...	Berwick ...	1867	27	3	1	27	0	32 $\frac{1}{4}$	33 $\frac{1}{4}$	...	+37	+118	4 $\frac{1}{2}$	3 $\frac{1}{2}$
68	Lancefield ...	Lancefield ...	1868	29	...	...	27	4	36	37 $\frac{1}{4}$	...	...	...	5 $\frac{1}{4}$	4 $\frac{1}{2}$
69	Speedwell ...	Eldorado ...	1868	18	...	...	24	2	44 $\frac{1}{2}$	29 $\frac{1}{4}$	...	...	...	4 $\frac{1}{4}$	3
70	Albion ...	Beechworth ...	1868	50	...	5	27	6	41 $\frac{1}{2}$	39 $\frac{1}{4}$	-23	+30	+184	4 $\frac{1}{4}$	3 $\frac{1}{2}$
71	Hope of Echuca ...	Echuca ...	1868	55	...	6	25	0	39	30 $\frac{1}{4}$	-65	-46	+141	4 $\frac{1}{4}$	4
73	Father Mathew ...	Sale ...	1868	19	...	...	27	1	39 $\frac{3}{4}$	39 $\frac{3}{4}$	...	...	...	6 $\frac{1}{2}$	4
74	Star of Peace ...	Maffra ...	1868	14	...	...	27	10	35 $\frac{1}{4}$	34 $\frac{1}{2}$	...	...	...	9	4 $\frac{1}{2}$
75	Fidelity ...	Preston ...	1868	80	...	5	26	2	31 $\frac{1}{4}$	30 $\frac{3}{4}$	...	-66	+289	2 $\frac{3}{4}$	3
77	Guiding Star ...	Avoca ...	1868	17	...	2	26	8	37 $\frac{1}{2}$	36 $\frac{1}{4}$	...	...	...	4 $\frac{1}{4}$	4
78	Undaunted ...	Collingwood ...	1868	74	...	19	27	1	34 $\frac{1}{2}$	34 $\frac{3}{4}$	-48	-25	+179	6 $\frac{1}{4}$	5
79	Rose of Yan Yean ...	Morang ...	1868	13	...	...	30	0	42	37 $\frac{3}{4}$	...	...	...	2 $\frac{1}{2}$	3
80	Go-Ahead ...	Brighton ...	1868	87	6	6	27	2	27 $\frac{1}{4}$	29 $\frac{1}{4}$	-46	-39	+206	4 $\frac{1}{4}$	3 $\frac{1}{2}$
81	Havelock ...	Footscray ...	1868	115	...	37	27	4	34 $\frac{1}{4}$	31 $\frac{3}{4}$	+75	+60	+246	5	4
85	Unity ...	Coburg ...	1868	112	...	9	25	11	33 $\frac{3}{4}$	31 $\frac{1}{2}$	-58	-35	+27	5 $\frac{1}{2}$	3 $\frac{1}{2}$
88	Mount Pleasant ...	Ballarat ...	1868	59	...	3	25	8	30 $\frac{1}{2}$	30 $\frac{1}{4}$	-24	-11	-10	5 $\frac{3}{4}$	4 $\frac{1}{2}$
89	Hope of Egerton ...	Egerton ...	1868	59	...	4	26	11	33 $\frac{3}{4}$	33	-10	+80	+155	4 $\frac{1}{2}$	4
91	Never Fail ...	Cobden ...	1868	22	...	...	28	0	41 $\frac{1}{4}$	45 $\frac{1}{4}$	...	...	...	4 $\frac{1}{4}$	4
94	Lady Bay ...	Warrnambool ...	1869	25	...	4	27	6	32	36 $\frac{3}{4}$	...	...	...	5	3 $\frac{1}{2}$
95	Southern Cross ...	Koroit ...	1869	25	...	...	24	0	50 $\frac{3}{4}$	25	...	...	...	4 $\frac{3}{4}$	3
96	Gomer ...	Woodford ...	1869	39	...	5	26	2	36 $\frac{1}{2}$	32 $\frac{1}{4}$	-53	+54	+79	5 $\frac{1}{4}$	4
97	Lilydale ...	Lilydale ...	1869	29	...	1	28	2	37	37 $\frac{1}{2}$	...	...	...	3	3
102	Ebenezer ...	Heathcote ...	1869	15	...	2	28	4	46 $\frac{1}{4}$	36	...	...	...	3 $\frac{1}{4}$	3
104	Hope of Australia ...	Harcourt ...	1869	52	6	1	27	3	32 $\frac{1}{2}$	35 $\frac{1}{2}$	-15	-25	+103	4	3
108	Dawn of Day ...	Whittlesea ...	1869	18	...	1	26	8	29 $\frac{1}{4}$	30	...	...	...	4 $\frac{3}{4}$	3
111	Malmsbury ...	Malmsbury ...	1869	40	...	...	26	8	38 $\frac{3}{8}$	32 $\frac{1}{2}$	-51	-11	+131	4 $\frac{3}{4}$	3 $\frac{1}{2}$
114	Hope of Stanley ...	Stanley ...	1869	28	...	10	27	2	37 $\frac{3}{8}$	35 $\frac{1}{4}$	...	...	...	4	3 $\frac{1}{2}$
117	Star of Blackwood ...	Blackwood ...	1870	38	...	1	25	10	39 $\frac{3}{4}$	35	+60	+49	+97	3 $\frac{1}{4}$	3
119	Healesville ...	Healesville ...	1870												

Order of Rechabites as at the 31st December, 1891.

No.	Liabilities.				Assets.				Ratio to Liabilities per £1 of the—							
	Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions.	Capital.	Total.	Surplus.	Deficiency.	Capital per Member.		Surplus (+), Deficiency (—), per Member.		Value of Contributions.		Capital.	Assets.
	16	17	18	19	20	21	22	23	£ s.	£ s.	£ s.	£ s.	s. d.	s. d.	s. d.	s. d.
1	6,999	...	...	4,365	3,588	7,953	954	...	15 0	+ 4 0	12 6	10 3	22 9	10 3	22 9	9
2	2,877	...	...	1,406	1,248	2,654	...	203	16 17	- 2 15	9 10	8 9	18 7	8 9	18 7	2
3	4,853	...	...	1,677	...	1,677	...	3,146	...	- 34 11	7 0	...	7 0	...	7 0	3
4	6,664	...	...	5,137	3,664	8,801	2,177	...	11 5	+ 6 14	15 6	11 1	26 7	11 1	26 7	3
5	7,291	...	...	4,277	8,629	12,906	5,615	...	34 10	+ 22 9	11 9	23 8	35 5	11 9	35 5	5
6	1,565	...	...	1,109	799	1,998	433	...	13 16	+ 7 9	15 3	10 2	25 7	15 3	25 7	6
7	5,447	...	...	2,680	924	3,604	...	1,843	6 16	- 13 11	9 10	3 5	13 3	9 10	14 8	7
8	3,859	...	...	1,887	942	2,829	...	1,030	9 3	- 10 0	9 9	4 11	14 8	4 11	14 8	8
9	4,948	...	...	3,227	4,104	7,331	2,383	...	22 2	+ 12 17	13 1	16 7	29 6	16 7	29 6	9
10	8,214	...	...	5,722	1,057	6,779	...	1,455	3 9	- 4 16	13 11	2 7	16 6	2 7	16 6	11
11	1,339	...	...	874	712	1,586	207	...	15 16	+ 4 12	12 8	10 4	23 0	10 4	23 0	12
12	3,203	...	...	1,523	416	1,939	...	...	5 15	- 17 3	9 4	10 5	25 5	10 5	25 5	14
13	3,443	...	...	2,555	1,781	4,336	923	...	5 15	+ 6 3	13 0	10 2	5 25	10 2	5 25	16
14	7,315	...	...	3,734	3,528	7,262	...	...	19 0	- 0 6	10 2	9 8	19 10	9 8	19 10	18
15	2,316	...	...	1,239	607	1,846	...	53	9 10	- 7 16	10 7	5 2	15 9	5 2	15 9	19
16	1,031	...	...	483	331	814	...	217	11 8	- 17 5	9 5	3 6	5 15	9 5	3 6	21
17	1,298	...	...	565	198	763	...	535	44 11	+ 20 19	9 7	19 8	29 3	9 7	29 3	22
18	771	...	...	370	757	1,127	356	...	4 11	+ 0 16	10 10	9 8	20 6	9 8	20 6	25
19	1,035	...	...	562	498	1,060	25	...	15 11	+ 0 16	8 4	...	8 4	...	8 4	28
20	3,689	...	...	1,533	...	1,533	...	2,156	...	- 30 3	14 5	16 5	30 10	16 5	30 10	30
21	2,146	...	...	1,545	1,764	3,309	1,163	...	20 6	+ 13 7	12 8	...	13 11	...	13 11	32
22	2,034	...	...	1,300	127	1,427	...	627	1 17	- 9 2	12 8	11 5	18 3	11 5	18 3	33
23	6,053	...	...	232	388	620	1,208	...	29 17	+ 5 14	6 10	11 5	18 3	11 5	18 3	34
24	1,173	...	...	657	328	985	...	188	10 19	- 6 5	11 3	5 7	16 10	5 7	16 10	36
25	2,794	...	...	1,720	4,278	5,998	3,204	...	13 3	+ 33 1	12 4	9 11	24 0	9 11	24 0	37
26	3,774	...	...	1,901	106	2,007	...	1,767	44 2	- 18 4	10 1	...	10 6	...	10 6	41
27	3,309	...	...	1,742	...	1,742	...	1,567	1 2	- 19 0	10 6	...	...	...	...	42
28	2,316	...	...	1,604	377	1,981	705	...	...	- 7 13	12 9	3 0	15 9	3 0	15 9	43
29	1,904	...	...	1,439	1,170	2,609	24	...	13 3	+ 7 18	15 1	12 4	27 5	12 4	27 5	44
30	1,150	...	...	842	352	1,174	...	...	5 19	+ 0 9	14 8	5 9	20 5	5 9	20 5	45
31	1,538	...	...	975	771	1,740	208	...	15 5	+ 4 2	12 8	10 0	22 8	10 0	22 8	46
32	502	...	...	290	5	295	...	207	0 8	- 17 5	11 7	0 2	11 9	0 2	11 9	48
33	1,999	...	...	1,659	933	2,592	663	...	7 19	+ 5 13	17 3	9 8	26 11	9 8	26 11	50
34	603	...	...	403	345	748	85	...	19 3	+ 4 14	12 7	10 5	22 7	10 5	22 7	52
35	1,191	...	...	818	591	1,409	218	...	16 8	+ 6 1	13 9	9 11	23 6	9 11	23 6	53
36	4,234	...	...	3,452	2,210	5,662	1,428	...	10 1	+ 6 10	16 4	10 5	26 9	10 5	26 9	54
37	4,316	...	...	794	944	1,738	256	...	22 10	+ 6 2	10 9	12 9	23 6	12 9	23 6	56
38	4,831	...	...	3,261	1,274	4,535	189	...	7 5	+ 1 2	15 0	5 10	20 10	5 10	20 10	57
39	2,053	...	...	1,402	651	2,053	30	...	11 2	+ 0 8	13 9	6 6	23 4	6 6	23 4	58
40	1,002	...	...	142	51	193	...	92	9 2	- 13 3	10 0	3 7	13 7	3 7	13 7	61
41	1,144	...	...	492	244	736	...	266	10 17	- 11 16	9 10	4 11	14 6	4 11	14 6	66
42	941	...	...	557	645	1,202	261	...	22 5	+ 9 0	11 10	3 0	14 6	3 0	14 6	67
43	2,084	...	...	416	20	436	...	231	18 2	- 12 17	12 6	8 8	13 1	8 8	13 1	69
44	1,218	...	...	1,029	905	1,934	...	150	...	+ 12 0	9 11	14 11	31 2	14 11	31 2	71
45	707	...	...	375	910	1,887	679	...	16 11	- 3 7	16 3	10 7	14 6	10 7	14 6	72
46	426	...	...	293	511	886	179	...	26 18	+ 9 8	10 7	14 6	25 1	14 6	25 1	73
47	2,245	...	...	1,668	400	603	267	...	17 8	+ 19 1	13 9	12 10	32 7	12 10	32 7	74
48	352	...	...	340	1,392	829	815	...	17 8	+ 10 4	14 10	18 12	5 27	14 10	18 12	75
49	1,709	...	...	1,288	480	2,731	962	...	28 5	+ 13 19	14 7	16 4	30 11	16 4	30 11	77
50	552	...	...	340	457	797	245	...	19 10	+ 13 0	14 7	16 7	28 11	16 7	28 11	78
51	2,395	...	...	1,954	897	2,851	486	...	9 19	+ 5 8	16 6	17 7	24 1	9 19	17 7	79
52	3,866	...	...	2,036	263	2,299	710	1,567	2 6	- 13 13	10 7	1 4	11 11	1 4	11 11	80
53	3,650	...	...	2,567	1,793	4,360	306	...	12 4	+ 5 4	14 1	9 10	23 11	9 10	23 11	81
54	1,537	...	...	1,113	720	1,833	...	508	16 0	+ 6 7	14 7	16 4	30 11	16 4	30 11	82
55	2,119	...	...	1,219	422	1,641	...	...	3 3	+ 5 13	10 7	1 4	11 11	1 4	11 11	83
56	951	...	...	408	545	953	48	...	24 15	+ 2 4	11 9	12 1	21 1	12 1	21 1	84
57	869	...	...	568	378	946	...	5	15 5	+ 0 4	11 11	8 0	19 11	8 0	19 11	85
58	1,410	...	...	624	437	772	...	97	5 18	- 3 18	14 4	3 6	17 11	3 6	17 11	86
59	1,236	...	...	708	209	917	...	147	11 4	- 3 15	11 9	3 5	17 10	3 5	17 10	87
60	613	...	...	373	162	535	...	319	7 4	- 11 0	11 5	3 5	14 10	3 5	14 10	88
61	1,966	...	...	1,226	798	2,024	58	...	10 16	+ 1 1	12 6	8 1	20 7	8 1	20 7	89
62	681	...	...	468	281	749	68	...	15 12	+ 3 16	13 9	8 3	22 0	8 3	22 0	90
63	1,339	...	...	882	576	1,458	...	...	16 9	+ 1 10	13 2	9 12	21 9	9 12	21 9	91
64	1,648	...	...	797	278	1,075	42	...	7 6	- 15 2	9 8	3 5	13 1	3 5	13 1	92
65	1,390	...	...	200	350	550	...	573	38 18	+ 25 4	12 5	21 8	34 7	21 8	34 7	93
66	1,786	...	...	1,364	903	2,229	...	...	27 13	+ 19 11	14 0	20 7	34 1	20 7	34 1	94
67	800	...	...	633	813	2,177	...	...	9 9	+ 4 10	15 4	9 1	24 5	9 9	24 5	95
68	1,341	...	...	1,066	679	1,745	404	...	20 9	+ 16 4	15 10	10 0	35 10	10 0	35 10	96
69	1,111	...	...	819	416	1,235	124	...	8 10	+ 2 11	15 11	1 26	3 131	1 26	3 131	97
70	1,229	...	...	780	183	963	...	266	4 15	- 6 18	12 8	7 0	15 8	7 0	15 8	98

TABULAR SUMMARY of the Valuation of the Independent

No.	Branch.	Where Situated.	When Established.	Number of Members.		Number of Wives.	Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (-) than, or equal to (=), that of the M.U., England, 1866-70.			Rate of Interest.	
				Full Benefit.	Half Benefit.			Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
							s. d.	Yrs.	Yrs.	%	%	%	%	%
137	Laurel ...	Bendigo ...	1870	144	2	21	26 1	32 $\frac{1}{4}$	31 $\frac{3}{4}$	- 55	+ 71	+ 35	5 $\frac{3}{4}$	4 $\frac{1}{2}$
138	On to Victory ...	Bung Bong ...	1870	15	...	2	28 3	41	45 $\frac{1}{2}$	...	...	...	4 $\frac{1}{4}$	3
140	Concord ...	Bacchus Marsh ...	1870	7	...	1	27 0	34 $\frac{1}{2}$	42 $\frac{1}{2}$	...	...	...	2 $\frac{1}{4}$	3
141	St. John's ...	Nunawading ...	1870	10	...	...	27 11	39	33 $\frac{3}{4}$	...	...	...	2 $\frac{1}{4}$	3
143	Mitchell ...	Bairnsdale ...	1870	86	1	13	27 2	30 $\frac{3}{4}$	32 $\frac{1}{2}$	- 31	- 24	+ 327	6 $\frac{1}{2}$	5
144	Hope of Kilmore ...	Kilmore ...	1870	10	1	...	27 1	35 $\frac{3}{4}$	45	...	...	...	7 $\frac{1}{4}$	5
145	Star of Wallan Wallan ...	Wallan Wallan ...	1870	7	...	...	26 11	42 $\frac{1}{2}$	37	...	...	...	2 $\frac{1}{4}$	3
146	Hope of Flemington ...	Hotham Hill ...	1871	38	...	8	25 5	28 $\frac{1}{2}$	27	- 32	+ 11	+ 213	5 $\frac{1}{4}$	4
147	Royal ...	Norwood ...	1871	23	1	5	27 2	30 $\frac{3}{4}$	32 $\frac{1}{4}$	...	...	...	4 $\frac{1}{2}$	3
148	Fern Tree ...	Scoresby ...	1871	20	2	3	26 11	31 $\frac{3}{4}$	30	...	...	...	4	3 $\frac{1}{2}$
151	Social ...	Frankston ...	1871	7	...	...	27 11	35	34 $\frac{3}{4}$	...	...	...	3	3
152	Hope of Murchison ...	Murchison ...	1871	8	...	...	26 5	40 $\frac{3}{4}$	40	...	...	...	3 $\frac{1}{4}$	3
156	Matthew Burnett ...	Kerang ...	1871	13	...	...	26 4	27 $\frac{3}{4}$	31 $\frac{1}{4}$	...	...	...	4 $\frac{3}{4}$	3 $\frac{1}{2}$
164	Salem ...	Cranbourne ...	1871	15	1	...	27 3	43	35 $\frac{1}{2}$	...	...	...	2 $\frac{1}{2}$	3
165	Hope of Dandenong ...	Dandenong ...	1871	38	...	2	27 7	28 $\frac{1}{2}$	32 $\frac{1}{4}$	- 55	- 45	+ 289	4 $\frac{1}{2}$	3 $\frac{1}{2}$
166	Sutton ...	Long Gully ...	1871	67	...	3	26 6	34 $\frac{3}{4}$	32	+ 31	+ 25	+ 69	3 $\frac{1}{4}$	3
167	Palm Branch ...	Mulgrave ...	1871	15	...	...	26 5	29 $\frac{3}{4}$	34 $\frac{1}{4}$	...	...	...	3 $\frac{1}{2}$	3
169	Hope of Greensborough ...	Greensborough ...	1871	13	2	...	27 10	38 $\frac{3}{4}$	38 $\frac{3}{4}$	...	...	...	4 $\frac{1}{2}$	3 $\frac{1}{2}$
172	Rising Sun ...	Coghill's Creek ...	1871	14	...	...	28 11	37 $\frac{1}{2}$	40 $\frac{1}{4}$	...	...	...	3	3
174	Zion's Hill ...	Heidelberg ...	1871	9	...	1	28 8	33	36	...	...	...	5	4
177	Star of Mornington ...	Mornington ...	1872	19	2	1	26 3	36 $\frac{1}{2}$	33 $\frac{1}{4}$	...	...	...	4 $\frac{1}{4}$	3
183	Ark of Safety ...	Euroa ...	1872	12	...	...	26 5	37	34 $\frac{3}{4}$	...	...	...	3 $\frac{3}{4}$	3
185	Star of the Wimmera ...	Horsham ...	1872	53	1	10	29 8	33 $\frac{1}{2}$	35	...	- 26	+ 539	6 $\frac{1}{2}$	4
186	Bon Accord ...	Mitta Mitta ...	1872	7	...	...	28 1	36	39 $\frac{1}{4}$	...	...	...	4 $\frac{1}{4}$	3
188	Flower of the Forest ...	Bullarook ...	1872	32	2	...	28 1	33 $\frac{1}{4}$	31 $\frac{3}{4}$	+ 194	- 28	+ 121	3 $\frac{1}{2}$	3
189	North Fitzroy ...	North Fitzroy ...	1872	91	1	15	28 2	32 $\frac{1}{2}$	33 $\frac{1}{4}$	- 78	- 25	+ 155	6 $\frac{1}{4}$	4 $\frac{1}{2}$
195	Hope of Eltham ...	Eltham ...	1873	23	...	...	27 4	28	31 $\frac{1}{2}$	...	...	...	4 $\frac{3}{4}$	3
197	Mount Franklin ...	Hepburn ...	1873	22	2	...	26 9	29 $\frac{1}{2}$	31	...	...	...	4 $\frac{1}{2}$	3 $\frac{1}{2}$
203	Hope of Violet Town ...	Violet Town ...	1874	19	...	2	27 5	42 $\frac{1}{2}$	33 $\frac{1}{4}$	...	...	...	2 $\frac{1}{4}$	3
204	Alexandra ...	Alexandra ...	1874	20	...	5	27 5	35	36	...	...	...	2 $\frac{1}{2}$	3
207	Good Result ...	Shepparton ...	1875	19	1	3	26 5	30 $\frac{1}{4}$	29 $\frac{1}{4}$	...	...	...	3 $\frac{1}{2}$	3
217	Star of Northcote ...	Northcote ...	1876	86	...	12	26 11	27 $\frac{1}{2}$	28	- 29	- 44	+ 311	4 $\frac{1}{2}$	3 $\frac{1}{2}$
218	Providence ...	Yea ...	1876	9	5	...	26 2	27 $\frac{3}{4}$	28 $\frac{3}{4}$	...	...	...	2	3
220	Test of Avenel ...	Avenel ...	1876	19	1	...	27 7	30	32	...	...	...	5	3
227	Hope of Landsborough ...	Landsborough ...	1877	17	...	...	26 0	28 $\frac{3}{4}$	29 $\frac{1}{2}$	...	...	...	0	3
234	Dawn of Hope ...	Portland ...	1877	45	...	8	26 4	28	27 $\frac{1}{4}$	...	- 6	+ 68	4 $\frac{3}{4}$	3 $\frac{1}{2}$
235	Traralgon ...	Traralgon ...	1877	11	...	...	30 0	32 $\frac{3}{4}$	37 $\frac{1}{4}$	...	...	...	3	3
236	Star of Warracknabeal ...	Warracknabeal ...	1877	34	...	...	28 4	30 $\frac{3}{4}$	31 $\frac{3}{4}$	- 41	- 37	+ 505	4 $\frac{3}{4}$	4
239	Never Surrender ...	Harrietteville ...	1878	12	1	...	27 1	39 $\frac{3}{4}$	40 $\frac{3}{4}$	...	...	...	4	3
241	Hope of Bethanga ...	Bethanga ...	1879	22	...	1	24 7	26 $\frac{3}{4}$	26	...	...	...	3 $\frac{3}{4}$	3
242	Mount Rouse ...	Penshurst ...	1879	29	...	...	25 0	31 $\frac{1}{4}$	28 $\frac{3}{4}$	...	...	...	4	3
245	Kangerong ...	Dromana ...	1879	29	...	...	27 1	29 $\frac{1}{4}$	33 $\frac{1}{2}$	...	...	...	7 $\frac{1}{4}$	5
246	Hope of Wandon ...	Wandin Yallock ...	1879	37	2	1	26 4	28	30 $\frac{1}{2}$	...	- 78	+ 44	4 $\frac{1}{4}$	3 $\frac{1}{2}$
251	Rose of Kyabram ...	Kyabram ...	1888	3	1	2	31 2	36	37 $\frac{1}{2}$	...	...	...	0	3
254	Mordialloc ...	Mordialloc ...	1881	25	...	5	26 7	24 $\frac{1}{4}$	28 $\frac{1}{4}$	...	...	...	3 $\frac{3}{4}$	3
255	Numurkah ...	Numurkah ...	1882	31	1	...	29 3	30	33 $\frac{1}{2}$	...	- 80	+ 406	4	3 $\frac{1}{2}$
260	Star of Kew ...	Kew ...	1882	51	4	6	26 7	28 $\frac{1}{4}$	29 $\frac{1}{4}$	...	- 64	+ 206	5 $\frac{3}{4}$	4
264	Essendon ...	Moonee Ponds ...	1883	58	1	8	25 8	29 $\frac{1}{2}$	33 $\frac{1}{4}$	- 65	- 37	+ 138	5	4
267	Hope of Warragul ...	Warragul ...	1883	20	...	...	30 0	...	32	...	...	...	3	3
269	Albert Park ...	Albert Park ...	1884	26	8	6	24 11	30 $\frac{3}{4}$	28 $\frac{1}{2}$	...	+ 140	+ 331	5 $\frac{3}{4}$	3 $\frac{1}{2}$
271	Youanmite ...	Youanmite ...	1885	8	...	...	27 5	29 $\frac{3}{4}$	30	...	...	...	2	3
272	Blue Ribbon ...	Boort ...	1885	10	2	1	28 10	28 $\frac{1}{4}$	30 $\frac{3}{4}$	...	...	...	0	3
274	Hope of Ringwood ...	Ringwood ...	1885	10	...	1	27 11	25	28 $\frac{1}{2}$	...	...	...	3 $\frac{1}{2}$	3 $\frac{1}{2}$
275	Esperanza ...	Pakenham ...	1885	6	1	1	27 2	26 $\frac{3}{4}$	30 $\frac{1}{4}$	...	...	...	3	3 $\frac{1}{2}$
276	Gordon ...	Cudgewa ...	1886	5	...	...	26 11	...	37 $\frac{1}{2}$	...	...	...	0	3
277	Hope of Walhalla ...	Walhalla ...	1886	11	...	...	26 7	...	27	...	...	...	0	3
278	Hope of Camberwell ...	Camberwell ...	1886	39	1	1	26 5	...	28 $\frac{1}{4}$	+ 34	- 33	+ 237	4	3 $\frac{1}{2}$
279	Star of the South ...	Port Albert ...	1886	7	2	...	28 0	...	32 $\frac{1}{2}$	...	...	...	0	3
280	Corris ...	Kensington ...	1886	57	...	5	25 11	...	29 $\frac{1}{2}$	- 51	- 58	+ 423	1 $\frac{3}{4}$	3
281	Hope of Oakleigh ...	Oakleigh ...	1886	22	...	4	27 8	...	28 $\frac{1}{4}$	...	...	...	1 $\frac{1}{4}$	3
282	Malvern ...	Malvern ...	1886	83	4	13	27 2	...	31 $\frac{1}{2}$	- 6	- 39	+ 304	3 $\frac{1}{2}$	3 $\frac{1}{2}$
283	Hope of the Forest ...	Trentham ...	1886	51	1	...	27 2	...	28 $\frac{1}{2}$	- 47	- 4	+ 267	2 $\frac{3}{4}$	3
284	Star of Drouin ...	Drouin ...	1886	27	3	3	27 5	...	30	...	- 29	+ 165	2 $\frac{1}{4}$	3
285	Prince Leopold ...	Casterton ...	1887	11	...	1	25 0	...	27	...	...	...	0	3
286	Jubilee ...	Wunghnu ...	1887	10	...	...	26 11	...	31 $\frac{1}{4}$	...	...	...	0	3
287	Rose of Seymour ...	Seymour ...	1887	10	...	...	29 11	...	29 $\frac{1}{2}$	...	...	...	0	3
292	Corio ...	Geelong West ...	1887	22	...	...	26 8	...	27	...	...	...	0	3
293	Safeguard ...	Balaclava ...	1887	6	...	3	27 0	...	32 $\frac{3}{4}$	...	...	...	5 $\frac{1}{2}$	3
295	Hope of Our Island ...	Cowes ...	1887	4	...	...	25 1	...	33 $\frac{3}{4}$	...	...	...	2	3
298	Hope of Elsternwick ...	Elsternwick ...	1887	41	...	9	27 4	...	27 $\frac{1}{2}$	...	- 25	+ 298	1 $\frac{1}{4}$	3
299	Clifton Hill ...	Clifton Hill ...	1887	41	...	10	26 10	...	29 $\frac{1}{4}$	- 24	- 19	+ 306	2	3
300	Burnley ...	Burnley ...	1888	29	...	4	26 1	...	25 $\frac{3}{4}$	...	...	...	1 $\frac{1}{2}$	3
303	Centennial ...	Rochester ...	1888	8	...	...	26 9	...	25 $\frac{1}{4}$	...	...	...	2 $\frac{1}{4}$	3
304	Pride of Myrtleford ...	Myrtleford ...	1888	13	2	...	27 6	...	27	...	...	...	0	3
305	Hope of Nathalia ...	Nathalia ...	1888	21	1	2	28 4	...	27 $\frac{1}{2}$	...	...	...	0	3
307	Hope of Yarraville ...	Yarraville ...	1888	36	...	13	27 2	...	28 $\frac{3}{4}$	+ 29	- 67	+ 381	0 $\frac{1}{2}$	3
308	Arapias ...	Natimuk ...	1889	10	...	...	27 4	...	31 $\frac{1}{2}$	...	...	...	0	3
309	Surrey Hills ...	Surrey Hills ...	1889	32	1	2	27 3	...	30	...	- 42	+ 294	0 $\frac{1}{2}$	3

Order of Rechabites as at the 31st December, 1891—*continued*.

No.	Liabilities.										Assets.				Ratio to Liabilities per £1 of the—																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
	Value of Sick Pay.			Value of Sums payable at Death.			Total.				Value of Contributions.			Capital.			Total.			Surplus.			Deficiency.			Capital per Member.			Surplus (+), Deficiency (-), per Member.			Value of Contributions.			Capital.			Assets.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
1	4,697	717	321	402	1,904	361	298	992	924	700	287	342	447	644	993	2,783	607	548	615	304	492	1,433	306	962	2,226	891	800	757	829	727	2,113	430	750	636	982	466	914	554	778	1,080	784	1,118	148	915	916	1,266	1,819	780	1,156	302	426	326	213	215	395	1,300	317	2,133	815	2,941	1,893	1,078	395	384	375	794	238	161	1489	1,531	1,029	280	504	780	1,332	389	1,231																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
2	2,908	323	149	259	1,359	170	163	722	604	514	178	171	309	371	831	1,581	366	314	340	202	489	286	1,045	168	692	1,766	602	546	485	488	507	1,852	295	521	435	798	293	705	284	556	710	564	851	97	667	716	1,038	1,213	567	595	214	299	259	164	115	295	960	207	1,447	599	2,118	1,391	757	278	259	289	584	149	91	1,119	1,082	765	198	387	611	962	259	859																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
3	337	239	307	216	721	671	256	364	251	81	231	189	67	678	143	279	452	150	395	356	398	645	94	416	923	401	399	485	419	122	545	131	125	37	202	115	185	162	35	266	551	402	15	264	409	406	346	69	14	56	45	33	47	63	137	60	156	136	212	105	84	3	34	293	300	606	167	23	92	77	43	52	16	83	1	67																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
4	3,245	562	456	475	2,080	841	1,086	1,579	765	402	402	498	438	1,509	1,724	645	766	490	597	645	684	1,690	262	1,108	2,689	1,003	945	485	907	629	2,397	426	646	472	408	890	446	591	976	1,115	1,253	112	931	267	1,603	735	2,330	1,496	841	281	293	300	606	167	23	92	77	43	52	16	83	1	67																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
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TABULAR SUMMARY of the Valuation of the Independent

No.	Branch.	Where Situated.	When Established.	Number of Members.		Number of Wives.	Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (—) than, or equal to (=), that of the M. U., England, 1866-70.			Rate of Interest.	
				Full Benefit.	Half Benefit.			Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
							s. d.	Yrs.	Yrs.	%	%	%	%	%
311	Pride of East Brunswick	East Brunswick ...	1889	15	...	2	24 9	...	25 ¹ / ₄	...	...	...	3	3
312	Ascot Vale ...	Ascot Vale ...	1889	17	...	2	28 5	...	32 ³ / ₄	...	...	...	0	3
313	Hope of Newport ...	Newport ...	1890	23	1	1	28 9	...	28	...	...	...	0	3
314	Rose of Livingstone ...	Omeo ...	1890	3	...	...	33 0	...	23 ³ / ₄	...	...	...	0	3
315	Star of Lowan ...	Nhill ...	1890	10	3	7	30 3	...	30	...	...	...	0	3
316	Wilberforce ...	East Melbourne ...	1890	10	...	1	28 0	...	24 ¹ / ₂	...	...	...	0	3
317	Sunbeam ...	Wangaratta ...	1890	7	...	...	27 7	...	30 ³ / ₄	...	...	...	0	3
318	Strike for the Right ...	Diapur ...	1890	11	...	...	25 6	...	26 ¹ / ₄	...	...	...	0	3
319	Phoenix ...	Pyramid Hill ...	1890	6	1	1	33 9	...	36	...	...	...	0	3
320	Caulfield ...	Caulfield ...	1890	8	...	...	27 4	...	28 ¹ / ₄	...	...	...	0	3
Aggregate Tent Sick Funds ...				8,001	161	933	27 0	35	33 ³ / ₄	- 26	+ 9	+ 181	...	...
District Funeral Fund ...				8,001	161	933	4 4	35	33 ³ / ₄	- 26	+ 9	+ 181	6 ¹ / ₂	5
Whole Society ...				8,001	161	933	31 4	35	33 ³ / ₄	- 26	+ 9	+ 181	...	...
QUINQUENNIAL COMPARISON.														
Aggregate Tent Sick Funds				Valuation of 1886	5,528	188	622	28 0	34 ¹ / ₂	35	- 24	+ 6	+ 149	...
				1891	8,001	161	933	27 0	35	33 ³ / ₄	- 26	+ 9	+ 181	...
				(a) Increase ...	2,473	...	311	...	0 ¹ / ₂	...	...	3	32	...
				(b) Decrease ...	...	27	...	1 0	...	1 ¹ / ₄	2	...	...	...
District Funeral Fund				Valuation of 1886	5,528	188	622	4 0	34 ¹ / ₂	35	- 24	+ 6	+ 149	6 ¹ / ₂ 5
				1891	8,001	161	933	4 4	35	33 ³ / ₄	- 26	+ 9	+ 181	6 ¹ / ₂ 5
				(a) Increase ...	2,473	...	311	0 4	0 ¹ / ₂	...	...	3	32	...
				(b) Decrease ...	...	27	...	...	...	1 ¹ / ₄	2	...	...	...
Whole Society				Valuation of 1886	5,528	188	622	32 0	34 ¹ / ₂	35	- 24	+ 6	+ 149	...
				1891	8,001	161	933	31 4	35	33 ³ / ₄	- 26	+ 9	+ 181	...
				(a) Increase ...	2,473	...	311	...	0 ¹ / ₂	...	...	3	32	...
				(b) Decrease ...	...	27	...	c 8	...	1 ¹ / ₄	2	...	...	...

Order of Rechabites as at the 31st December, 1891—*continued*.

[illegible]

TABLE showing the Relative Position of the Tents of the Independent Order of Rechabites as at the Member, and Ratio of Contributions, Capital,

Relative Position.	Tent.	1. Rate of Interest per Annum Realized.	Tent.	2. Average Age.	Tent.	3. Sickness—Actual Rate— the Expected Rate being taken as 100.	Tent.
		%		Years.		Weeks.	
1	Star of Peace ...	9	Rose of Livingstone ...	23 $\frac{3}{4}$	Numurkah ...	20	Hope of Kilmore ...
2	Victoria (27) ...	7 $\frac{1}{4}$	Wilberforce ...	24 $\frac{1}{2}$	Hope of Wandon ...	22	Albert ...
3	Star of Sebastopol ...	7 $\frac{1}{4}$	Southern Cross ...	25	Hope of Yarraville ...	33	Campaspe ...
4	Hope of Kilmore ...	7 $\frac{1}{4}$	Centennial ...	25 $\frac{1}{4}$	Fidelity ...	34	Zion's Hill ...
5	Kangerong ...	7 $\frac{1}{4}$	Pride of East Brunswick ...	25 $\frac{1}{4}$	Star of Kew ...	36	Concord ...
6	Hawthorn ...	7	Burnley ...	25 $\frac{3}{4}$	Corris ...	42	Royal ...
7	Princess Alexandra ...	6 $\frac{3}{4}$	Hope of Bethanga ...	26	Hope of Echuca ...	54	Healesville ...
8	Self Reliance ...	6 $\frac{3}{4}$	Strike for the Right ...	26 $\frac{1}{4}$	Hope of Dandenong ...	55	Star of Wallan Wallan ...
9	Good Samaritan ...	6 $\frac{1}{2}$	Hope of Flemington ...	27	Star of Northcote ...	56	Rose of Yan Yean ...
10	Brunswick ...	6 $\frac{1}{2}$	Hope of Walhalla ...	27	Refuge ...	58	Star of Bendigo ...
11	Father Mathew ...	6 $\frac{1}{2}$	Prince Leopold ...	27	Surrey Hills ...	58	Ark of Safety ...
12	Mitchell ...	6 $\frac{1}{2}$	Corio ...	27	Go Ahead ...	61	Hope of Greensborough ...
13	Star of the Wimmera ...	6 $\frac{1}{2}$	Pride of Myrtleford ...	27	Malvern ...	61	Rescue ...
14	Star of Bendigo ...	6 $\frac{1}{2}$	Hope of Elsternwick ...	27 $\frac{1}{2}$	Dawn of Hope ...	63	Hope of Murchison ...
15	Victoria (9) ...	6 $\frac{1}{4}$	Hope of Nathalia ...	27 $\frac{1}{2}$	Star of Warracknabeal ...	63	Star of Peace ...
16	Williamstown ...	6 $\frac{1}{4}$	Dawn of Hope ...	27 $\frac{1}{4}$	Essendon ...	63	Guiding Star ...
17	Undaunted ...	6 $\frac{1}{4}$	Star of Northcote ...	28	Rising Star ...	64	Dawn of Hope ...
18	North Fitzroy ...	6 $\frac{1}{4}$	Hope of Newport ...	28	Unity ...	65	Father Mathew ...
19	Excelsior (18) ...	6	Mordialloc ...	28 $\frac{1}{4}$	Moral Reform ...	67	Never Fail ...
20	Western Pioneer ...	6	Caulfield ...	28 $\frac{1}{4}$	Hope of Camberwell ...	67	Yarborough ...
21	Moral Reform ...	5 $\frac{3}{4}$	Albert Park ...	28 $\frac{1}{2}$	Doncaster ...	70	Lancefield ...
22	Lancefield ...	5 $\frac{3}{4}$	Hope of Ringwood ...	28 $\frac{1}{2}$	Rose of Linton ...	71	Victoria (9) ...
23	Mount Pleasant ...	5 $\frac{3}{4}$	Hope of the Forest ...	28 $\frac{1}{2}$	Star of Drouin ...	71	St. John's ...
24	Pride of the Yarra ...	5 $\frac{3}{4}$	Rose of Linton ...	28 $\frac{1}{2}$	Progress (12) ...	72	Alexandra ...
25	Laurel ...	5 $\frac{3}{4}$	Providence ...	28 $\frac{1}{2}$	Flower of the Forest ...	72	Doncaster ...
26	Star of Kew ...	5 $\frac{3}{4}$	Mount Rouse ...	28 $\frac{3}{4}$	Hampden ...	73	Rising Star ...
27	Albert Park ...	5 $\frac{3}{4}$	Hope of Camberwell ...	28 $\frac{3}{4}$	Campaspe ...	74	Undaunted ...
28	Star of Australia Felix ...	5 $\frac{1}{2}$	Hope of Oakleigh ...	28 $\frac{3}{4}$	Star of the Wimmera ...	74	Star of Newstead ...
29	Garibaldi ...	5 $\frac{1}{2}$	Hope of Yarraville ...	28 $\frac{3}{4}$	Star of Maryborough ...	75	Excelsior (18) ...
30	Oriental ...	5 $\frac{1}{2}$	Western Pioneer ...	29 $\frac{1}{4}$	Undaunted ...	75	Kangerong ...
31	Rising Star ...	5 $\frac{1}{2}$	Speedwell ...	29 $\frac{1}{4}$	Hope of Australia ...	75	Palm Branch ...
32	Progress (43) ...	5 $\frac{1}{2}$	Good Result ...	29 $\frac{1}{4}$	North Fitzroy ...	75	Albion ...
33	Yarborough ...	5 $\frac{1}{2}$	Clifton Hill ...	29 $\frac{1}{4}$	Hope of Elsternwick ...	75	Hope of Dandenong ...
34	Unity ...	5 $\frac{1}{2}$	Hope of Landsborough ...	29 $\frac{1}{2}$	Box Hill ...	76	Hope of Eltham ...
35	Doncaster ...	5 $\frac{1}{2}$	Star of Kew ...	29 $\frac{1}{2}$	Mitchell ...	76	Fidelity ...
36	Box Hill ...	5 $\frac{1}{2}$	Corris ...	29 $\frac{1}{2}$	Brunswick ...	81	Mount Franklin ...
37	Safeguard ...	5 $\frac{1}{2}$	Rose of Seymour ...	29 $\frac{1}{2}$	Clifton Hill ...	81	Mount Alexander ...
38	Campaspe ...	5 $\frac{1}{4}$	Go Ahead ...	29 $\frac{3}{4}$	Olive Branch ...	82	Hope of Echuca ...
39	Gomer ...	5 $\frac{1}{4}$	Dawn of Day ...	30	Perseverance ...	84	Hope of Stanley ...
40	Healesville ...	5 $\frac{1}{4}$	Fern Tree ...	30	Pride of the Yarra ...	84	Rose of Linton ...
41	St. Kilda ...	5 $\frac{1}{4}$	Youanmite ...	30	St. Arnaud ...	88	Unity ...
42	Hope of Flemington ...	5 $\frac{1}{4}$	Star of Drouin ...	30	Mount Pleasant ...	89	On to Victory ...
43	Hope of Tarrengower ...	5	Surrey Hills ...	30	Malmsbury ...	89	Progress (12) ...
44	Enterprise ...	5	Star of Lowan ...	30	Star of Sebastopol ...	93	Dawn of Day ...
45	Perseverance ...	5	Hawthorn ...	30 $\frac{1}{4}$	Dawn of Hope ...	94	Victoria (27) ...
46	Havelock ...	5	Hope of Echuca ...	30 $\frac{1}{4}$	Good Samaritan ...	95	Hampden ...
47	Lady Bay ...	5	Mount Pleasant ...	30 $\frac{1}{4}$	St. Kilda ...	95	Lady Bay ...
48	Dawn of Hope ...	5	Esperanza ...	30 $\frac{1}{4}$	Garibaldi ...	96	Star of Australia Felix ...
49	Excelsior (135) ...	5	Box Hill ...	30 $\frac{1}{2}$	Hope of the Forest ...	96	Matthew Burnett ...
50	Zion's Hill ...	5	Excelsior (135) ...	30 $\frac{1}{2}$	Progress (43) ...	99	Hope of Australia ...
51	Test of Avenel ...	5	Hope of Wandon ...	30 $\frac{1}{2}$	Alliance ...	99	Malmsbury ...
52	Essendon ...	5	Fidelity ...	30 $\frac{3}{4}$	Victoria (9) ...	100	Gordon ...
53	Mount Alexander ...	4 $\frac{3}{4}$	Doncaster ...	30 $\frac{3}{4}$	Rose of Denmark ...	101	Star of Maryborough ...
54	Progress (12) ...	4 $\frac{3}{4}$	St. Kilda ...	30 $\frac{3}{4}$	Williamstown ...	102	Bon Accord ...
55	Hampden ...	4 $\frac{3}{4}$	Blue Ribbon ...	30 $\frac{3}{4}$	Mount Alexander ...	103	Perseverance ...
56	Alliance ...	4 $\frac{3}{4}$	Sunbeam ...	30 $\frac{3}{4}$	Hawthorn ...	106	Progress (43) ...
57	Speedwell ...	4 $\frac{3}{4}$	Alliance ...	31	Star of Bendigo ...	108	Never Surrender ...
58	Hope of Echuca ...	4 $\frac{3}{4}$	Pride of the Yarra ...	31	Hope of Flemington ...	111	Numurkah ...
59	Guiding Star ...	4 $\frac{3}{4}$	Mount Franklin ...	31	Star of Australia Felix ...	118	Flower of the Forest ...
60	Go Ahead ...	4 $\frac{3}{4}$	Progress (43) ...	31 $\frac{1}{4}$	Excelsior (135) ...	121	Mount Pleasant ...
61	Never Fail ...	4 $\frac{3}{4}$	Brunswick ...	31 $\frac{1}{4}$	Sutton ...	125	Star of the Wimmera ...
62	Southern Cross ...	4 $\frac{3}{4}$	Matthew Burnett ...	31 $\frac{1}{4}$	Self-Reliance ...	126	Fern Tree ...
63	Dawn of Day ...	4 $\frac{3}{4}$	Star of Warracknabeal ...	31 $\frac{1}{4}$	Albion ...	130	Williamstown ...
64	Malmsbury ...	4 $\frac{3}{4}$	Jubilee ...	31 $\frac{1}{4}$	Haste to the Rescue ...	131	Social ...
65	Matthew Burnett ...	4 $\frac{3}{4}$	Unity ...	31 $\frac{1}{2}$	Oriental ...	135	Princess Alexandra ...
66	Hope of Eltham ...	4 $\frac{3}{4}$	Hope of Eltham ...	31 $\frac{1}{2}$	Nil Desperandum ...	137	Providence ...
67	Dawn of Hope ...	4 $\frac{3}{4}$	Malvern ...	31 $\frac{1}{2}$	Excelsior (18) ...	140	Good Samaritan ...
68	Star of Warracknabeal ...	4 $\frac{3}{4}$	Arapiles ...	31 $\frac{1}{2}$	Star of Blackwood ...	149	Gomer ...
69	Star of Maryborough ...	4 $\frac{1}{2}$	Havelock ...	31 $\frac{3}{4}$	Western Pioneer ...	153	Self-Reliance ...
70	Rose of Denmark ...	4 $\frac{1}{2}$	Laurel ...	31 $\frac{3}{4}$	Gomer ...	154	St. Arnaud ...

31st December, 1891, in Respect of Rate of Interest, Average Age, Sickness Experience, Capital per and Assets to Liabilities in the £.

4.		5.		6.		7.	7a.
Capital per Member.	Tent.	Ratio of Value of Contributions to Liabilities per £.	Tent.	Ratio of Capital to Liabilities per £.	Tent.	Ratio of Assets to Liabilities per £.	Relative Position, 1886—Assets.
£ s.		s. d.		s. d.		s. d.	
63 18	Rose of Livingstone ...	20 5	Hope of Kilmore ...	37 2	Hope of Kilmore ...	46 7	1
44 11	Star of Northcote ...	17 6	Campaspe ...	30 8	Campaspe ...	43 0	2
44 2	Hawthorn ...	17 3	Zion's Hill ...	26 0	Zion's Hill ...	39 3	3
43 18	Hope of Dandenong ...	16 9	Star of Bendigo ...	23 8	Doncaster ...	35 10	4
43 17	Wilberforce ...	16 8	Healesville ...	21 8	Star of Bendigo ...	35 5	5
41 10	Go Ahead ...	16 6	Royal ...	21 1	Dawn of Hope ...	34 7	6
38 18	Star of Kew ...	16 5	Dawn of Hope ...	20 7	Royal ...	34 2	7
36 11	Brunswick ...	16 4	Doncaster ...	20 0	Healesville ...	34 1	8
35 3	Hope of Echuca ...	16 3	Albert ...	19 8	Star of Peace ...	32 7	9
34 10	Dawn of Hope ...	16 3	Concord ...	19 2	Hope of Echuca ...	31 2	10
33 3	Star of Lowan ...	16 0	Star of Peace ...	18 10	Undaunted ...	30 11	11
32 6	Box Hill ...	15 11	Star of Wallan Wallan ...	17 2	Rising Star ...	30 10	12
29 17	Hope of Ringwood ...	15 11	Victoria (9) ...	16 7	Hope of Dandenong ...	30 5	13
28 18	Doncaster ...	15 10	Rose of Yan Yean ...	16 7	Victoria (9) ...	29 8	14
28 11	North Fitzroy ...	15 10	Hope of Greensborough ...	16 6	Albert ...	29 3	15
28 5	Numurkah ...	15 8	Rising Star ...	16 5	Rose of Yan Yean ...	28 11	16
27 13	Hope of Nathalia ...	15 8	Undaunted ...	16 4	Concord ...	28 5	17
26 18	Good Samaritan ...	15 6	Guiding Star ...	16 3	Kangerong ...	28 5	18
24 15	Star of Maryborough ...	15 5	Ark of Safety ...	16 2	Star of Wallan Wallan ...	28 1	19
22 10	Star of Warracknabeal ...	15 5	Hope of Echuca ...	14 11	Guiding Star ...	28 0	20
22 5	Esperanza ...	15 5	Father Mathew ...	14 6	Hope of Greensborough ...	28 0	21
22 2	Rose of Seymour ...	15 5	Kangerong ...	14 0	Ark of Safety ...	27 10	22
21 12	Pride of the Yarra ...	15 4	Lancefield ...	13 9	Progress (43) ...	27 5	23
20 19	Pride of Myrtleford ...	15 4	Hope of Dandenong ...	13 8	Fidelity ...	27 3	24
20 9	Hope of Newport ...	15 4	Hope of Murchison ...	13 6	Hawthorn ...	26 11	25
20 6	Hope of Wandon ...	15 3	Yarborough ...	12 9	Brunswick ...	26 9	26
19 10	Progress (43) ...	15 1	Fidelity ...	12 5	Good Samaritan ...	26 7	27
19 3	Williamstown ...	15 0	Progress (43) ...	12 4	Box Hill ...	26 0	28
19 0	Alliance ...	15 0	Never Fail ...	12 1	Star of Maryborough ...	25 7	29
19 0	Hope of Elsternwick ...	15 0	Rescue ...	11 5	Lancefield ...	25 7	30
18 12	Hope of Walhalla ...	14 11	Good Samaritan ...	11 1	Williamstown ...	25 5	31
18 2	Burnley ...	14 11	St John's ...	10 9	Father Mathew ...	25 1	32
17 17	Strike for the Right ...	14 11	Williamstown ...	10 5	Numurkah ...	24 7	33
17 9	Fidelity ...	14 10	Star of Newstead ...	10 5	Pride of the Yarra ...	24 5	34
17 8	Hope of Camberwell ...	14 10	Brunswick ...	10 5	North Fitzroy ...	24 2	35
17 7	St. Kilda ...	14 9	Progress (12) ...	10 4	Go Ahead ...	24 1	36
16 17	Hope of Oakleigh ...	14 9	Star of Australia Felix ...	10 3	Perseverance ...	24 0	37
16 11	Hope of the Forest ...	14 9	Star of Maryborough ...	10 2	Mount Pleasant ...	24 0	38
16 9	Corio ...	14 9	Box Hill ...	10 1	Unity ...	23 11	39
16 8	Western Pioneer ...	14 8	Alexandra ...	10 1	Rose of Linton ...	23 8	40
16 0	Fern Tree ...	14 8	Hampden ...	10 0	St. John's ...	23 8	41
15 19	Pride of East Brunswick ...	14 8	Mount Franklin ...	10 0	Mount Franklin ...	23 8	42
15 16	Undaunted ...	14 7	Perseverance ...	9 11	Star of the Wimmera ...	23 7	43
15 12	Mount Pleasant ...	14 7	Rose of Linton ...	9 11	Yarborough ...	23 6	44
15 11	Hope of Flemington ...	14 7	Unity ...	9 10	Hope of Murchison ...	23 6	45
15 5	Star of the Wimmera ...	14 7	Excelsior (18) ...	9 8	Self-Reliance ...	23 3	46
15 2	Mordialloc ...	14 7	Victoria (27) ...	9 8	Flower of the Forest ...	23 1	47
15 0	Hope of Warragul ...	14 7	Hawthorn ...	9 8	Progress (12) ...	23 0	48
14 11	Caulfield ...	14 6	Self-Reliance ...	9 6	Star of Kew ...	22 10	49
14 10	Rising Star ...	14 5	Mount Pleasant ...	9 5	Star of Australia Felix ...	22 9	50
14 8	Flower of the Forest ...	14 5	Palm Branch ...	9 2	Hampden ...	22 8	51
14 0	Kangerong ...	14 5	Pride of the Yarra ...	9 1	Star of Northcote ...	22 8	52
13 16	Malvern ...	14 5	Star of the Wimmera ...	9 0	Star of Newstead ...	22 7	53
13 9	Hope of Yarraville ...	14 5	Hope of Eltham ...	9 0	Hope of Eltham ...	22 6	54
13 3	Southern Cross ...	14 4	Numurkah ...	8 11	Hope of Wandon ...	22 5	55
13 3	Hope of Bethanga ...	14 4	Mount Alexander ...	8 9	Matthew Burnett ...	22 4	56
12 19	Mitchell ...	14 3	Hope of Stanley ...	8 9	St. Kilda ...	22 3	57
12 19	Youanmite ...	14 2	Albion ...	8 8	Dawn of Day ...	22 0	58
12 12	Clifton Hill ...	14 2	Flower of the Forest ...	8 8	Hope of Flemington ...	21 11	59
12 4	Centennial ...	14 2	Malmsbury ...	8 7	Alexandra ...	21 11	60
12 1	Perseverance ...	14 1	Matthew Burnett ...	8 6	Mitchell ...	21 10	61
11 19	Unity ...	14 1	North Fitzroy ...	8 4	Fern Tree ...	21 10	62
11 17	Prince Leopold ...	14 1	Dawn of Day ...	8 3	Malmsbury ...	21 9	63
11 11	Phoenix ...	14 1	Hope of Australia ...	8 1	Rose of Livingstone ...	21 5	64
11 8	Dawn of Hope ...	14 0	Lady Bay ...	8 0	Palm Branch ...	21 3	65
11 8	Good Result ...	14 0	Go Ahead ...	7 7	Never Fail ...	21 1	66
11 5	Blue Ribbon ...	14 0	Mitchell ...	7 7	Alliance ...	20 10	67
11 4	Star of Drouin ...	14 0	St. Kilda ...	7 6	Hope of Stanley ...	20 10	68
11 2	Surrey Hills ...	14 0	Hope of Flemington ...	7 4	Hope of Australia ...	20 7	69
10 19	Rose of Denmark ...	13 11	Fern Tree ...	7 2	Victoria (27) ...	20 6	70

TABLE showing the Relative Position of the Tents of the Independent Order of Rechabites as at the Member, and Ratio of Contributions, Capital,

Relative Position.	Tent.	1. Rate of Interest per Annum Realized.	Tent.	2. Average Age.	Tent.	3. Sickness—Actual Rate— the Expected Rate being taken as 100.	Tent.
		%.		Years.		Weeks.	
71	St. Arnaud ...	4½	Flower of the Forest ...	31¾	Enterprise ...	160	Royal Alfred ...
72	Cobden ...	4½	Self-Reliance ...	32	Havelock ...	160	Ebenezer ...
73	Nil Desperandum ...	4½	Sutton ...	32	Victoria (27) ...	163	Rising Sun ...
74	Hope of Egerton ...	4½	Test of Avenel ...	32	Laurel ...	171	Hope of Wandon ...
75	Royal ...	4½	Hope of Warragul ...	32	Hope of Egerton ...	180	Mordialloc ...
76	Hope of Dandenong ...	4½	Gomer ...	32½	Pioneer ...	181	Traralgon ...
77	Hope of Greensborough ...	4½	Royal ...	32½	Hope of Tarrengower ...	195	Box Hill ...
78	Mount Franklin ...	4½	Hope of Dandenong ...	32½	Cobden ...	196	Brunswick ...
79	Star of Northcote ...	4½	Good Samaritan ...	32½	Yarborough ...	235	North Fitzroy ...
80	Rose of Linton ...	4½	Star of Maryborough ...	32½	Albert Park ...	240	Go Ahead ...
81	Rose of Australia ...	4½	Rose of Denmark ...	32½	Morning Star ...	265	Hope of Flemington ...
82	Albion ...	4½	Perseverance ...	32½			Garibaldi ...
83	On to Victory ...	4½	Malmsbury ...	32½			Pride of the Yarra ...
84	Star of Mornington ...	4½	Mitchell ...	32½			Enterprise ...
85	Bon Accord ...	4½	Star of the South ...	32½			Mount Rouse ...
86	Hope of Wandon ...	4½	Rising Star ...	32½			Moral Reform ...
87	Star of Newstead ...	4	Safeguard ...	32½			St. Kilda ...
88	Hope of Australia ...	4	Ascot Vale ...	32½			Mitchell ...
89	Hope of Stanley ...	4	Hope of Egerton ...	33			Hawthorn ...
90	Fern Tree ...	4	Williamstown ...	33½			Star of Mornington ...
91	Never Surrender ...	4	Nil Desperandum ...	33½			Star of Kew ...
92	Mount Rouse ...	4	Healesville ...	33½			Star of the South ...
93	Numurkah ...	4	Star of Mornington ...	33½			Rose of Australia ...
94	Hope of Camberwell ...	4	North Fitzroy ...	33½			Star of Blackwood ...
95	Refuge ...	3¾	Hope of Violet Town ...	33½			Alliance ...
96	Albert ...	3¾	Kangerong ...	33½			Esperanza ...
97	Olive Branch ...	3¾	Numurkah ...	33½			Lilydale ...
98	Royal Alfred ...	3¾	Olive Branch ...	33½			Hope of Egerton ...
99	Ebenezer ...	3¾	Yarborough ...	33½			Youanmite ...
100	Star of Blackwood ...	3¾	St. John's ...	33½			Hope of Tarrengower ...
101	Hope of Bethanga ...	3¾	Essendon ...	33½			Oriental ...
102	Mordialloc ...	3¾	Hope of Our Island ...	33½			Test of Avenel ...
103	Palm Branch ...	3¾	Star of Sebastopol ...	34			Star of Northcote ...
104	Flower of the Forest ...	3¾	Progress (12) ...	34½			Good Result ...
105	Good Result ...	3¾	Palm Branch ...	34½			Hope of Oakleigh ...
106	Hope of Ringwood ...	3¾	Cobden ...	34½			Western Pioneer ...
107	Malvern ...	3¾	Star of Newstead ...	34½			Nil Desperandum ...
108	Hope of Murchison ...	3¾	Star of Peace ...	34½			Southern Cross ...
109	Sutton ...	3¾	Undaunted ...	34½			Essendon ...
110	Rescue ...	3	Social ...	34½			Refuge ...
111	Lilydale ...	3	Ark of Safety ...	34½			Hope of Our Island ...
112	Social ...	3	Star of Blackwood ...	35			Hope of Walhalla ...
113	Rising Sun ...	3	Dawn of Hope ...	35			Star of Warracknabeal ...
114	Traralgon ...	3	Star of the Wimmera ...	35			Olive Branch ...
115	Esperanza ...	3	Hope of Stanley ...	35½			Excelsior (135) ...
116	Pride of East Brunswick ...	3	Hope of Australia ...	35½			Dawn of Hope ...
117	Fidelity ...	2¾	Salem ...	35½			Salem ...
118	Hope of the Forest ...	2¾	Moral Reform ...	36			Rose of Kyabram ...
119	Rose of Yan Yean ...	2¾	Ebenezer ...	36			Blue Ribbon ...
120	Salem ...	2¾	Zion's Hill ...	36			Pride of Myrtleford ...
121	Alexandra ...	2½	Alexandra ...	36			Hope of Camberwell ...
122	St. John's ...	2½	Phoenix ...	36			Rose of Denmark ...
123	Star of Wallan Wallan ...	2½	Victoria (27) ...	36½			Hope of Warragul ...
124	Star of Drouin ...	2½	Guiding Star ...	36½			Jubilee ...
125	Centennial ...	2½	Victoria (9) ...	36½			Hope of Ringwood ...
126	Concord ...	2	Moyné ...	36½			Safeguard ...
127	Providence ...	2	Lady Bay ...	36½			Star of Drouin ...
128	Youanmite ...	2	Star of Australia Felix ...	37			Corris ...
129	Hope of Our Island ...	2	Star of Wallan Wallan ...	37			Malvern ...
130	Clifton Hill ...	2	Hampden ...	37½			Havelock ...
131	Corris ...	1¾	Traralgon ...	37½			Laurel ...
132	Hope of Oakleigh ...	1¾	Lilydale ...	37½			Hope of Yarraville ...
133	Burnley ...	1½	Rose of Kyabram ...	37½			Hope of Elsternwick ...
134	Hope of Elsternwick ...	1½	Gordon ...	37½			Hope of Landsborough ...
135	Ark of Safety ...	1½	Star of Bendigo ...	37½			Sutton ...
136	Hope of Warragul ...	1½	Lancefield ...	37½			Hope of the Forest ...
137	Hope of Yarraville ...	1½	Rose of Yan Yean ...	37½			Surrey Hills ...
138	Surrey Hills ...	1½	Campaspe ...	38			Clifton Hill ...
139	Hope of Violet Town ...	1½	St Arnaud ...	38½			Star of Sebastopol ...
140	Pioneer ...	1½	Haste to the Rescue ...	38½			Rose of Livingstone ...

31st December, 1891, in Respect of Rate of Interest, Average Age, Sickness Experience, Capital per
and Assets to Liabilities in the £—continued.

4.		5.		6.		7.		7a.
Capital per Member.	Tent.	Ratio of Value of Contributions to Liabilities per £.	Tent.	Ratio of Capital to Liabilities per £.	Tent.	Ratio of Assets to Liabilities per £.	Relative Position.	Relative Position, 1886—Assets.
£ s.		s. d.		s. d.		s. d.		
10 17	Test of Avenel ...	13 11	Hope of Wandon ...	7 2	Western Pioneer ...	20 5	71	62
10 16	Sunbeam ...	13 11	On to Victory ...	6 8	Moral Reform ...	20 4	72	13
10 14	Moral Reform ...	13 10	Moral Reform ...	6 6	Dawn of Hope ...	20 4	73	84
10 12	Matthew Burnett ...	13 10	Gordon ...	6 6	Mordialloc ...	20 4	74	65
10 11	Rose of Linton ...	13 9	Princess Alexandra ...	6 5	Lady Bay ...	19 11	75	56
10 9	Self-Reliance ...	13 9	Star of Kew ...	6 5	Excelsior (18) ...	19 10	76	41
10 6	Star of Peace ...	13 9	Gomer ...	6 2	Providence ...	19 10	77	77
10 1	Dawn of Day ...	13 9	Bon Accord ...	6 2	Esperanza ...	19 10	78	92
10 1	Providence ...	13 9	Providence ...	6 1	Star of Warracknabeal ...	19 6	79	79
9 19	Mount Franklin ...	13 8	Alliance ...	5 10	Mount Alexander ...	18 7	80	82
9 12	Hope of Landsborough ...	13 8	Never Surrender ...	5 10	Albion ...	18 7	81	81
9 10	Corris ...	13 7	Western Pioneer ...	5 9	Rescue ...	18 3	82	85
9 8	Hope of Eltham ...	13 6	Mordialloc ...	5 9	Social ...	18 1	83	107
9 3	Jubilee ...	13 6	Social ...	5 8	Mount Rouse ...	18 1	84	91
9 3	Ascot Vale ...	13 5	St. Arnaud ...	5 7	Hope of Walhalla ...	18 1	85	...
9 2	Essendon ...	13 4	Ebenezer ...	5 3	Hope of Oakleigh ...	18 1	86	...
8 10	Arapiles ...	13 4	Garibaldi ...	5 2	Gomer ...	17 11	87	64
8 7	Zion's Hill ...	13 3	Star of Northcote ...	5 2	Youanmite ...	17 11	88	108
7 19	Malmsbury ...	13 2	Enterprise ...	4 11	Hope of Ringwood ...	17 11	89	99
7 16	Mount Rouse ...	13 2	Royal Alfred ...	4 11	Southern Cross ...	17 9	90	111
7 13	Rose of Kyabram ...	13 2	Rising Sun ...	4 11	Traralgon ...	17 6	91	117
7 10	Victoria (9) ...	13 1	Traralgon ...	4 11	Ebenezer ...	17 5	92	83
7 6	Royal ...	13 1	Mount Rouse ...	4 11	Pride of Myrtleford ...	17 5	93	...
7 6	Star of the South ...	13 1	Esperanza ...	4 5	Good Result ...	17 4	94	94
7 5	St. John's ...	12 11	Dawn of Hope ...	4 1	Test of Avenel ...	17 3	95	74
7 5	Hope of Violet Town ...	12 10	Star of Warracknabeal ...	4 1	Gordon ...	17 3	96	...
7 4	Olive Branch ...	12 9	Hope of Egerton ...	3 11	Bon Accord ...	17 2	97	113
7 3	Progress (12) ...	12 8	Star of Mornington ...	3 11	Essendon ...	17 2	98	104
7 0	Star of Sebastopol ...	12 8	Essendon ...	3 10	Hope of Camberwell ...	16 11	99	...
6 16	Hampden ...	12 8	Youanmite ...	3 9	St. Arnaud ...	16 10	100	89
6 8	Excelsior (135) ...	12 8	Star of the South ...	3 9	Star of the South ...	16 10	101	...
6 8	Traralgon ...	12 7	Rose of Australia ...	3 7	Star of Lowan ...	16 9	102	...
6 7	Star of Australia Felix ...	12 6	Hope of Tarrengower ...	3 5	Wilberforce ...	16 8	103	...
6 5	Speedwell ...	12 6	Southern Cross ...	3 5	Rose of Denmark ...	16 6	104	95
6 4	Hope of Australia ...	12 6	Lilydale ...	3 5	Star of Mornington ...	16 4	105	49
5 19	Safeguard ...	12 6	Star of Blackwood ...	3 5	Hope of Warragul ...	16 4	106	...
5 19	Healesville ...	12 5	Good Result ...	3 4	Hope of Elsternwick ...	16 3	107	...
5 18	Laurel ...	12 5	Test of Avenel ...	3 4	Blue Ribbon ...	16 2	108	105
5 18	Social ...	12 5	Hope of Oakleigh ...	3 4	Never Surrender ...	16 1	109	101
5 15	Star of Mornington ...	12 5	Hope of Walhalla ...	3 2	Hope of Nathalia ...	16 1	110	...
5 15	Campaspe ...	12 4	Oriental ...	3 0	Rising Sun ...	16 0	111	102
5 14	Rose of Yan Yean ...	12 4	Olive Branch ...	3 0	Rose of Seymour ...	16 0	112	...
5 9	Star of Newstead ...	12 2	Nil Desperandum ...	3 0	Princess Alexandra ...	15 10	113	115
5 8	Ebenezer ...	12 2	Excelsior (135) ...	3 0	Malvern ...	15 10	114	...
4 15	Hope of Stanley ...	12 1	Hope of Our Island ...	2 10	Hope of the Forest ...	15 10	115	...
4 10	Palm Branch ...	12 1	Refuge ...	2 8	Garibaldi ...	15 9	116	76
4 6	Lady Bay ...	11 11	Rose of Denmark ...	2 7	Olive Branch ...	15 9	117	123
4 6	Lancefield ...	11 10	Blue Ribbon ...	2 2	Burnley ...	15 9	118	...
4 2	Alexandra ...	11 10	Salem ...	2 1	Hope of Newport ...	15 9	119	...
4 0	Star of Bendigo ...	11 9	Hope of Camberwell ...	2 1	Excelsior (135) ...	15 8	120	100
3 10	Guiding Star ...	11 9	Pride of Myrtleford ...	2 1	On to Victory ...	15 8	121	118
3 9	Gomer ...	11 9	Rose of Kyabram ...	2 0	Hope of Yarraville ...	15 8	122	...
3 9	Ark of Safety ...	11 8	Hope of Ringwood ...	2 0	Star of Drouin ...	15 7	123	...
3 8	Moyné ...	11 7	Hope of Warragul ...	1 9	Strike for the Right ...	15 5	124	...
3 6	Nil Desperandum ...	11 6	Jubilee ...	1 9	Hope of Egerton ...	15 3	125	96
3 0	Salem ...	11 6	Star of Drouin ...	1 7	Hope of Bethanga ...	15 3	126	97
2 19	Hope of Greensborough ...	11 6	Corris ...	1 6	Jubilee ...	15 3	127	...
2 15	Lilydale ...	11 5	Safeguard ...	1 6	Corio ...	15 3	128	...
2 10	Sutton ...	11 5	Laurel ...	1 5	Rose of Kyabram ...	15 2	129	129
2 6	Hope of Egerton ...	11 4	Malvern ...	1 5	Clifton Hill ...	15 2	130	...
2 6	Hope of Our Island ...	11 4	Havelock ...	1 4	Corris ...	15 1	131	...
2 6	St. Arnaud ...	11 3	Star of Sebastopol ...	1 3	Surrey Hills ...	15 1	132	...
2 5	Rising Sun ...	11 1	Hope of Elsternwick ...	1 3	Pride of East Brunswick ...	15 1	133	...
2 4	Bon Accord ...	11 0	Hope of Yarraville ...	1 3	Lilydale ...	14 10	134	120
2 3	Star of Wallan Wallan ...	10 11	Hope of Landsborough ...	1 2	Hope of Landsborough ...	14 10	135	116
2 1	Victoria (27) ...	10 10	Hope of the Forest ...	1 1	Royal Alfred ...	14 9	136	121
2 1	Yarborough ...	10 9	Surrey Hills ...	1 1	Enterprise ...	14 8	137	109
1 18	Gordon ...	10 9	Sutton ...	1 0	Nil Desperandum ...	14 6	138	93
1 17	Garibaldi ...	10 7	Clifton Hill ...	1 0	Caulfield ...	14 6	139	...
1 13	Father Mathew ...	10 7	Rose of Livingstone ...	1 0	Phoenix ...	14 4	140	...

TABLE showing the Relative Position of the Tents of the Independent Order of Rechabites as at the Member, and Ratio of Contributions, Capital,

Relative Position.	Tent.	1. Rate of Interest per Annum Realized.	Tent.	2. Average Age.	Tent.	3. Sickness—Actual Rate— the Expected Rate being taken as 100.	Tent.
		%		Years.		Weeks.	
141	Morning Star ...	...	Hope of Greensborough	38 ³ / ₄	...	...	Hope of Bethanga ...
142	Haste to the Rescue ...	...	Enterprise ...	39	...	...	Burnley ...
143	Moyne ...	...	Hope of Tarrengower	39 ¹ / ₄	...	...	Star of Lowan ...
144	Hope of Landsborough	...	Garibaldi ...	39 ¹ / ₄	...	...	Cobden ...
145	Rose of Kyabram ...	...	Albion ...	39 ¹ / ₄	...	...	Speedwell ...
146	Blue Ribbon ...	...	Bon Accord ...	39 ¹ / ₄	...	...	Rose of Seymour ...
147	Gordon ...	...	Excelsior (18)	39 ³ / ₄	...	...	Corio ...
148	Hope of Walhalla ...	...	Father Mathew ...	39 ³ / ₄	...	...	Strike for the Right ...
149	Star of the South ...	...	Rose of Australia	40	...	...	Hope of Nathalia ...
150	Prince Leopold ...	...	Royal Alfred ...	40	...	...	Hope of Newport ...
151	Jubilee ...	...	Hope of Murchison	40	...	...	Pride of East Brunswick
152	Rose of Seymour ...	...	Rising Sun ...	40 ¹ / ₄	...	...	Albert Park ...
153	Corio ...	...	Never Surrender	40 ³ / ₄	...	...	Phœnix ...
154	Pride of Myrtleford	...	Morning Star ...	41	...	...	Moyne ...
155	Hope of Nathalia ...	...	Mount Alexander	41 ³ / ₄	...	...	Prince Leopold ...
156	Arapiles ...	...	Concord ...	42 ¹ / ₄	...	...	Arapiles ...
157	Ascot Vale ...	...	Albert ...	42 ¹ / ₂	...	...	Ascot Vale ...
158	Hope of Newport ...	...	Refuge ...	44 ¹ / ₄	...	...	Pioneer ...
159	Rose of Livingstone	...	Princess Alexandra	44 ¹ / ₂	...	...	Morning Star ...
160	Star of Lowan ...	...	Oriental ...	44 ¹ / ₂	...	...	Haste to the Rescue ...
161	Wilberforce ...	...	Hope of Kilmore	45	...	...	Hope of Violet Town ...
162	Sunbeam ...	...	On to Victory	45 ¹ / ₂	...	...	Centennial ...
163	Strike for the Right	...	Never Fail ...	45 ³ / ₄	...	...	Wilberforce...
164	Phœnix ...	...	Pioneer ...	51 ¹ / ₄	...	...	Sunbeam ...
165	Caulfield ...	...	Rescue ...	52 ¹ / ₂	...	...	Caulfield ...

31st December, 1891, in Respect of Rate of Interest, Average Age, Sickness Experience, Capital per and Assets to Liabilities in the £—*continued*.

4.		5.		6.		7.		7a.
Capital per Member.	Tent.	Ratio of Value of Contributions to Liabilities per £.	Tent.	Ratio of Capital to Liabilities per £.	Tent.	Ratio of Assets to Liabilities per £.	Relative Position.	Relative Position, 1886—Assets.
£ s.		s. d.		s. d.		s. d.		
1 12	Havelock ...	10 7	Hope of Bethanga ...	0 11	Prince Leopold ...	14 3	141	...
1 10	Haste to the Rescue ...	10 6	Burnley ...	0 10	Hope of Our Island ...	14 2	142	...
1 8	Albert Park ...	10 4	Star of Lowan ...	0 9	Centennial ...	14 2	143	...
1 2	Never Surrender ...	10 3	Cobden ...	0 7	Safeguard ...	14 0	144	...
1 2	Excelsior (18) ...	10 2	Speedwell ...	0 7	Star of Sebastopol ...	13 11	145	132
1 2	Cobden ...	10 1	Rose of Seymour ...	0 7	Sunbeam ...	13 11	146	...
1 0	Rose of Australia ...	10 0	Corio ...	0 6	Laurel ...	13 10	147	124
0 18	Hope of Murchison ...	10 0	Strike for the Right ...	0 6	Rose of Australia ...	13 7	148	114
0 15	Albion ...	9 11	Hope of Nathalia ...	0 5	Salem... ..	13 7	149	134
0 14	Mount Alexander ...	9 10	Pride of East Brunswick ...	0 5	Arapiles ...	13 5	150	...
0 13	Hope of Tarrengower ...	9 10	Hope of Newport ...	0 5	Ascot Vale ...	13 5	151	...
0 9	Royal Alfred ...	9 10	Albert Park ...	0 3	Hope of Tarrengower ...	13 3	152	103
0 9	Enterprise ...	9 9	Phoenix ...	0 3	Speedwell ...	13 1	153	106
0 8	Star of Blackwood ...	9 8	Moyne ...	0 2	Star of Blackwood ...	13 1	154	122
0 5	Albert ...	9 7	Prince Leopold ...	0 2	Hope of Violet Town ...	12 10	155	131
0 2	Princess Alexandra ...	9 5	Arapiles ...	0 1	Sutton ...	12 5	156	130
0 1	Hope of Kilmore ...	9 5	Pioneer ...	...	Refuge ...	12 0	157	127
...	Refuge ...	9 4	Morning Star ...	...	Havelock ...	11 11	158	86
...	Concord ...	9 3	Haste to the Rescue ...	...	Oriental ...	11 9	159	125
...	Never Fail ...	9 0	Hope of Violet Town ...	...	Moyne ...	11 9	160	128
...	On to Victory ...	9 0	Centennial ...	...	Cobden ...	10 8	161	126
...	Princess Alexandra ...	8 9	Ascot Vale ...	...	Albert Park ...	10 7	162	119
...	Morning Star ...	8 4	Wilberforce ...	...	Haste to the Rescue ...	10 6	163	133
...	Pioneer ...	7 0	Sunbeam ...	...	Morning Star ...	8 4	164	135
...	Rescue ...	6 10	Caulfield ...	...	Pioneer ...	7 0	165	136

THE THIRD VALUATION OF THE GRAND UNITED ORDER OF FREE GARDENERS.

Letter from the Government Statist to the Grand Secretary, forwarding Results of the Actuary's Valuation.

Office of the Government Statist,
Melbourne, 13th November, 1893.

SIR,

I have the honour to forward herewith the Report of the Actuary to this office on the condition of the Grand United Order of Free Gardeners' Friendly Society, together with an abstract of the results of his valuation as at the 31st December, 1891, in accordance with the provisions of the *Friendly Societies Act 1890*.

2. I regret that in consequence of the failure to make a greater increase in the contributions of the then existing members and to adopt in respect to future members an adequate graduated scale of contributions as recommended by me on 30th October, 1888, when forwarding the Actuary's Second Valuation Report, very little improvement has been made in the financial condition of the Society during the third quinquennial period. It is now necessary to point out also that the *Friendly Societies Act 1891* (55 Vict. 1232), section 7, imposes upon the Government Statist the duty of taking certain proceedings in the case of a society appearing to possess assets insufficient to meet its liabilities.

3. The recommendations made by the Actuary will, I hope, receive on this occasion immediate attention at the hands of the governing body of the Order.

I have, &c.,

H. H. HAYTER,
Government Statist.

Jas. Kirkland, Esq., G.S., G.U.O.F.G.,
Horticultural Hall, Melbourne.

REPORT OF THE ACTUARY.

ABSTRACT of the results of the Third Valuation of the G.U.O.F.G.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.	Capital.	Deficiency.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.			
		£	s. d.	£	£	£	£	£	£	£
Sick allowances payable until the 70th year—	1,222	1501'39	24 7	25,637	23,619	26,643	39,339			
During first six months' sickness, at 20s. per week						3,264				
During second six months' sickness, at 13s. per week						4,935				
After second six months' sickness, at 7s. 6d. per week						9,496				
Permanent allowances after the 70th year of £7 4s. per annum, taken as equivalent to future sick claims						11,160				
Sums payable at death of members, at £20.. .. .	794	366'60	6 0	6,695	5,597	11,160	10,534			
„ „ „ wives, at £10						2,276				
Total	2,016	1867'99	30 7	32,332	29,216	57,774	49,873	20,657	9,644	11,013

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866-70, as the basis of the Valuation Tables employed. 2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such Tables been originally based on the quinquennial experience of the members of the branches. 3. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of £7 4s. per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness. 4. The values of the prospective income and outgo on account of members owing more than fourteen weeks' contributions have been excluded from the valuation.

5. The deficiency shown I believe to be due to the inadequacy of the contribution of 7d. a week payable since the beginning of 1889 by members of all entry ages from 18 to 40 to provide the Sick and Funeral Benefits; to the contribution of 6d. a week paid prior to 1889 being altogether too low to enable the Society to accumulate in the past a Reserve Fund of proper relative magnitude; to the interest earnings of the lodges being also, except in about four instances, at too low a rate to allow of a sufficiently rapid growth of the capital, which has actually declined during 1881-6 in comparison with both the membership and the liabilities, the latter being of the two the more significant retrogression in view of the reduction in age of the augmented membership.

6. To place the funds in a condition to sustain all future claims and to make up for both the failure to build up a sufficient reserve during the past operations of the Society and the present deficient contributions, it would be necessary for the existing members to add 2½d. a week to their payments. This would be, however, so great an increase as to be, I think, unacceptable to a majority of the members, besides being, in common with all uniform contributions, inequitable, the younger entrants having to pay too much in order to relieve the older entrants from paying sufficient.

7. In order to improve the financial position of the Society, I recommend the adoption of an adequate graduated scale of contributions increasing with the entry age in respect to members hereafter admitted, and the addition of 1d. a week to the payments of existing members.

8. In the Quinquennial Comparison at the foot of the Tabular Summary, *post*, p. 24, are given the results for the Society as a whole of the present and preceding valuations; by bringing forward also the figures for 1881 an opportunity is afforded of instituting comparisons in respect to the condition of the Society at the beginning, middle, and end of the decennial period 1881-91.

9. The benefits brought into the valuation have remained unaltered during the three investigations—sick pay, 20s., 13s., and 7s. 6d. per week; funeral donations, £20 and £10. Members' payments therefor were as under at each valuation:—

SICK AND FUNERAL CONTRIBUTIONS, 1881, 1886, 1891.

1881.	1886.	1891.		
Annual Contribution.	Annual Contribution.	Age.	Initiation Fee.	Annual Contribution.
s.	s. d.		s.	s. d.
26	30 4	Under 36	...	} Whereof 6s. is paid to the Funeral Fund
		36-38	20	
		38-40	30	

10. At the valuation of 1886 the expenditure incurred for funeral donations was discharged by the Grand Lodge, the funds therefor being obtained from the lodges on the equal-assessment plan, levies being made thereon according to their number of members quite irrespective of age; when the valuation of 1881 was made the expenditure for sick pay was defrayed in a similar manner, the lodges being then united in a Sick and Funeral Union; but in 1885 the law was repealed which provided for spreading the money expended for sick pay over the entire membership; during 1891 a rule was adopted appropriating to the Funeral Fund of the Grand Lodge the fixed sum of 1s. 6d. a quarter per member, and a further change therefore had to be made on this occasion, the sickness liability has accordingly been dealt with in the individual lodges, and the funeral liability in the Grand Lodge treated as a single branch comprising the entire membership.

11. The results of the valuations of 1881, 1886, and 1891, taking the lodges and the Grand Lodge together, which must in this case needs be done, are given in the subjoined table.

VALUATION OF 1881, 1886, AND 1891.

The Valuation of—	Number of Members.	Average Annual Contribution per Member.	Liabilities.	Assets.			Deficiency.	Capital per Member.	Deficiency per Member.	Ratio per £ to Liabilities of the—		
			Value of Sick Pay and Funeral Claims.	Value of Contributions.	Capital.	Total.				Value of Contributions.	Capital.	Assets.
1	2	3	4	5	6	7	8	9	10	11	12	13
		s. d.	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
1881 ...	583	26 0	24,569	11,573	3,130	14,703	9,866	5 7	16 18	9 5	2 7	12 0
1886 ...	646	30 9	27,153	14,712	5,431	20,143	7,010	8 8	10 17	10 10	4 0	14 10
1891 ...	1,222	30 7	49,873	29,216	9,644	38,860	11,013	7 18	9 0	11 9	3 10	15 7
Increase (Decrease —)												
1881 to 1886 ...	63	4 9	2,584	3,139	2,301	5,440	-2,856	3 1	-6 1	1 5	1 5	2 10
1886 to 1891 ...	576	-0 2	22,720	14,504	4,213	18,717	4,003	-0 10	-1 17	0 11	-0 2	0 9
1881 to 1891 ...	639	4 7	25,304	17,643	6,514	24,157	1,147	2 11	-7 18	2 4	1 3	3 7

12. On comparing the position of the Society at the second and third valuation it is seen that the membership has increased by 576, or by 89 per cent. With regard to members' average payments (col. 3), I may explain that the rate of contribution generally paid is 7d. per member per week—30s. 4d. a year; but inasmuch as two lodges, the Hotham and Ballarat, have wisely decided to pay 7½d., the average annual rate of all the lodges taken together is higher than 30s. 4d. in the valuations of both 1886 and 1891, the reduction from 30s. 9d. to 30s. 7d. (col. 3, 1886, 1891) being due to the greater increase of membership in the other lodges than in the two lodges paying the higher rate.

13. In consequence mainly of the augmented membership, the present value of sick pay and funeral claims (col. 4) has increased by over £22,700, the value of members' future contributions (col. 5) by £14,500, the capital by upwards of £4,200, and the assets consequently by £18,700. Relatively to the membership the capital has decreased by 10s. (col. 9); this shows that the increase of the capital has not kept pace with the accession of members.

14. When set against the liabilities, the table shows (cols. 11, 12, and 13) that the contributions have increased in value by 11d. in the £, but the accumulated fund has decreased by 2d., making a net increase of 9d. in the £. The Society was, therefore, in a better financial position at the end of 1891 than it was in 1886 by 9d. in the £, and than it was in 1881 by 3s. 7d. in the £.

15. The Order consisting of a number of distinct lodges (to which since the beginning of 1891 the Grand Lodge Funeral Fund has been added), the prosperity of the Society depends upon the prosperity of its several constituent parts, and it often happens that the effect of good management and favorable circumstances in relation to some lodges will be counterbalanced by bad management and adverse circumstances in relation to others (see Tabular Summary). To enable members readily to see, therefore, which lodges have been a source of strength to the Society on the one hand and of weakness on the other, and why, the Table of Relative Position has been prepared, wherein the lodges are given in the order of—Rates of interest realized, 1887-91 (1); average valuation age of members (2); actual relatively to expected sickness (3); capital per member (4); and (5) (6) (7) ratio per £ of contributions, capital, and assets to liabilities.

16. Interest.—The table shows that 4 lodges obtained on the average during the five years from 7½ to 6 per cent. per annum interest on their total Sick and Funeral Funds; 4 lodges received from 4½ to 4 per cent.; 4 from 3¾ to 3; 5 from 2¾ to 2; and 6 from 1¾ to 0. In regard to the 11 lodges last mentioned, it should be borne in mind that inasmuch as I have based their valuation on a 3 per cent. return on the entire capital, unless that rate is obtained in future their condition is less favorable than that stated in their respective balance-sheets, and their relative position besides lower than that given in cols. 5 and 7.

17. Average age.—The average valuation age of all the members was 35¼ years; the members in 12 lodges were, it will be noticed, under the average, and in 11 lodges over the average.

18. Sickness experience.—In the Society as a whole the actual rate of sickness during the five years was more favorable than the “expected” by 17 per cent., being equal to 83; in 11 lodges the rate was under the average and in 8 over the average; in the remaining 4 lodges, owing to the small number of members, no comparison could properly be made.

19. Capital per member.—The average for all the lodges was £7 12s.; 8 lodges had a greater proportion than this, and 15 a less proportion.

20. Proportional contribution-value.—Relatively to the liabilities in the lodges generally the value of the contributions was 12s. in the £, or £60 in every £100; in 13 lodges the ratio was higher than the average; and lower than the average in 10 lodges.

21. Proportional capital.—In the lodges in the aggregate the capital was equal to 4s. 9d. in every £ of liabilities, or 24 per cent.; 8 lodges had a higher and 15 a lower ratio than the average.

TABULAR SUMMARY of the Valuation of the Grand United

No.	Branch.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+), or less (–) than, or equal to (=), that of the M.U., England, 1866-70.			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
1	Victorian ...	Melbourne ...	1864	30	22	24 4	46¼	45¼	+ 76	– 46	+ 247	6¼	5
2	Ivy ...	Bacchus Marsh ...	1866	15	5	24 4	44	39¾	...	...	...	2	3
3	Carlton ...	Carlton ...	1869	30	13	24 4	35½	38¼	– 54	+ 107	+ 224	6	5
4	Olive Branch ...	South Yarra ...	1869	62	22	24 4	37	36¾	– 46	– 51	+ 326	4½	3½
5	Fitzroy ...	Fitzroy ...	1869	85	57	24 4	38¼	37¾	=	– 9	+ 534	4¼	3
6	Southern Cross ...	Prahran ...	1872	83	40	24 4	36¼	35¼	+ 35	– 19	+ 203	4½	4
7	Hotham ...	North Melbourne ...	1875	84	55	26 6	38	39¾	– 41	– 38	+ 259	6½	5
8	Emerald ...	South Melbourne ...	1875	65	46	24 4	37¼	36¾	+ 131	+ 3	+ 337	7½	5½
9	City of Collingwood ...	Collingwood ...	1876	70	42	24 4	38¾	33¾	– 68	– 18	+ 816	3	3
10	Star of Richmond ...	Richmond ...	1876	40	27	24 4	35¾	37¼	+ 23	+ 8	+ 499	2½	3
11	Royal Charter ...	North Port Melbourne	1877	139	96	24 4	32½	33½	– 18	+ 12	+ 383	4	3½
12	Prince of Wales ...	Williamstown ...	1879	92	57	24 4	36¾	35	+ 18	+ 28	+ 282	3¾	3½
13	Ballarat ...	Ballarat ...	1881	51	40	26 6	36¼	39¼	– 66	– 61	+ 116	3½	3½
14	Belgravia ...	Footscray ...	1885	46	30	24 4	31¼	36¾	+ 7	– 23	+ 330	2¼	3
15	Argyle ...	St. Kilda ...	1885	19	12	24 4	31½	34½	...	...	...	2¾	3
16	Wellington ...	Clifton Hill ...	1886	36	27	24 4	...	31¼	– 15	– 45	+ 711	0	3
17	South Park ...	Albert Park ...	1886	30	23	24 4	...	32¾	+ 14	+ 9	+ 478	0	3
18	Gordon ...	Yarraville ...	1886	34	26	24 4	...	31¼	– 32	+ 4	+ 378	0	3
19	Union ...	Ascot Vale...	1889	42	37	24 4	...	32	...	– 78	+ 324	0¾	3
20	Northcote ...	Northcote ...	1889	43	31	24 4	...	30½	– 49	– 74	+ 748	1¾	3
21	Fern ...	North Brighton	1889	19	11	24 4	...	32½	...	...	...	0½	3
22	Waratah...	Abbotsford ...	1889	23	16	24 4	...	31½	...	...	...	2	3
23	Brunswick ...	Brunswick...	1890	84	59	24 4	...	30½	...	– 49	+ 784	3	3
Total Lodge Sick Funds ...				1,222	794	24 7	36¾	35¼	– 6	– 17	+ 427	...	...
Grand Lodge Funeral Fund ...				1,222	794	6 0	36¾	35¼	– 6	– 17	+ 427	1¼	3
The whole Society ...				1,222	794	30 7	36¾	35¼	– 6	– 17	+ 427	...	...
QUINQUENNIAL COMPARISON:—													
Valuation of { 1886 ...				646	430	30 9	35¼	36¾	– 2	– 27	+ 341	...	...
{ 1891 ...				1,222	794	30 7	36¾	35¼	– 6	– 17	+ 427	...	...
(a) Increase ...				576	364	...	1½	...	...	10	86	...	...
(b) Decrease ...				...	...	0 2	...	1½	4	...	...	...	...

* Included herein, and in the capital opposite each lodge, is the Funeral Fund Reserve, derived from the excess of the

22. Proportional assets.—The general average ratio of assets to liabilities was 16s. 9d. in the £ or 84 per cent.; there were 7 lodges which had a higher ratio, and in 16 the ratio was lower than the average.

23. An examination of cols. 5, 6, and 7 of the Table of Relative Position of the lodges brings out some curious results. The only lodges which have over 20s. in the £ of assets are the Victorian, Emerald, Carlton, and Olive Branch; the financial position of the Victorian and Carlton is due entirely to the magnitude of their capital relatively to membership and liabilities, for in respect to contribution-value they both stand at the foot of the list; this is also true in a less degree of Olive Branch; Emerald, on the other hand, is fairly high in the three columns; this may also be said of Southern Cross standing fifth in order as to assets.

24. It is necessary, however, to remember that in the balance-sheets of the lodges it is the sickness liability only which has been taken into account, and that each lodge has to be debited with its share of the deficiency due to the adverse position of the Grand Lodge Funeral Fund.

EVAN F. OWEN,

Actuary under *Friendly Societies Act 1890*.

Office of the Government Statist,
Melbourne, 13th November, 1893.

Extracts from the Report of the Actuary on each Lodge.

No. 2.—Ivy.—Nearly half the capital was invested in a hall, this with the fluctuation in the membership will probably account for the unsatisfactory character of the interest returns.

No. 3.—Carlton.—Financial progress appears to have been somewhat retarded by high sickness outgo.

No. 5.—Fitzroy.—In some years the funds were not invested with sufficient closeness.

No. 7.—Hotham.—Business appears to be well attended to generally.

No. 8.—Emerald.—The sickness outgo in some years appears high; the returns from investments were very good during the whole period.

No. 9.—City of Collingwood.—An effort should be made to obtain a better return from investments.

No. 10.—Star of Richmond.—The investment returns during 1887–90 were low, and the accrued interest in 1891 was not credited.

Order of Free Gardeners as at the 31st December, 1891.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (–), per Member.	Ratio to Liabilities per £ of the—			No.
Value of Sick Pay.	Value of Sums Payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	1
15	16	17	18	19	20	21	22	23	24	25	26	27	
962	422	1,975	2,397	1,435	...	65 17	+47 17	8 9	41 1	49 10	1
643	306	257	563	...	80	17 3	– 5 7	9 6	8 0	17 6	2
932	460	511	971	39	...	17 1	+ 1 6	9 10	11 0	20 10	3
1,993	1,156	873	2,029	36	...	14 2	+ 0 12	11 7	8 9	20 4	4
2,953	1,564	543	2,107	...	846	6 8	– 9 19	10 7	3 8	14 3	5
2,235	1,413	717	2,130	...	105	8 13	– 1 5	12 8	6 5	19 1	6
2,291	1,405	767	2,172	...	119	9 3	– 1 8	12 3	6 8	18 11	7
1,392	892	591	1,483	91	...	9 2	+ 1 8	12 10	8 6	21 4	8
2,114	1,373	286	1,659	...	455	4 2	– 6 10	13 0	2 8	15 8	9
1,374	737	222	959	...	415	5 11	– 10 8	10 9	3 3	14 0	10
3,759	2,413	538	2,951	...	808	3 17	– 5 16	12 10	2 10	15 8	11
2,969	1,683	358	2,041	...	928	3 18	– 10 2	11 4	2 5	13 9	12
1,842	1,086	449	1,535	...	307	8 16	– 6 0	11 9	4 11	16 8	13
1,620	934	169	1,103	...	517	3 13	– 11 5	11 6	2 1	13 7	14
754	428	117	545	...	209	6 3	– 11 0	11 4	3 1	14 5	15
1,359	846	173	1,019	...	340	4 16	– 9 9	12 5	2 7	15 0	16
1,145	698	42	740	...	405	1 8	– 13 10	12 2	0 9	12 11	17
1,273	805	46	851	...	422	1 7	– 12 8	12 8	0 9	13 5	18
1,428	984	141	1,125	...	303	3 7	– 7 4	13 9	2 0	15 9	19
1,596	1,025	189	1,214	...	382	4 8	– 8 18	12 10	2 5	15 3	20
728	441	60	501	...	227	3 3	– 11 19	12 1	1 8	13 9	21
865	542	65	607	...	258	2 17	– 11 4	12 6	1 6	14 0	22
3,112	2,006	189	2,195	...	917	2 5	– 10 18	12 11	1 2	14 1	23
39,339	23,619	9,278*	32,897	[1,601	8,043]	7 12	– 5 5	12 0	4 9	16 9	
...	10,534	...	5,597	366	5,963	...	6,442	0 6	– 3 15	10 8	0 8	11 4	
39,339	10,534	49,873	29,216	9,644	38,860	...	11,013	7 18	– 9 0	11 9	3 10	15 7	
21,321	5,832	27,153	14,712	5,431	20,143	...	7,010	8 8	– 10 17	10 10	4 0	14 10	1886
39,339	10,534	49,873	29,216	9,644	38,860	...	11,013	7 18	– 9 0	11 9	3 10	15 7	1891
18,018	4,702	22,720	14,504	4,213	18,717	...	4,903	...	...	0 11	...	0 9	(a)
...	0 10	1 17	...	0 2	...	(b)

income appertaining thereto above the outgo, retained by the lodges when the Grand Lodge Funeral Fund was formed in 1891.

TABLE showing the Relative Position of the Lodges of the Grand United Order of Free Gardeners as at Member, and Ratio of Contributions, Capital,

Relative Position.	Lodge.	1	Lodge.	2	Lodge.	3	Lodge.
		Rate of Interest per Annum realized.		Average Age.		Sickness—Actual Rate —the Expected Rate being taken as 100.	
		%		Years.		Weeks.	
1	Emerald ...	7½	Northcote ...	30½	Union ...	22	Victorian ...
2	Hotham ...	6½	Brunswick ...	30½	Northcote ...	26	Ivy ...
3	Victorian ...	6¼	Gordon ...	31½	Ballarat ...	39	Carlton ...
4	Carlton ...	6	Waratah ...	31½	Olive Branch ...	49	Olive Branch ...
5	Olive Branch ...	4½	Wellington ...	31½	Brunswick ...	51	Hotham ...
6	Southern Cross ...	4½	Union ...	32	Victorian ...	54	Emerald ...
7	Fitzroy ...	4½	South Park ...	32½	Wellington ...	55	Ballarat ...
8	Royal Charter ...	4	Fern ...	32½	Hotham ...	62	Southern Cross ...
9	Prince of Wales ...	3¾	City of Collingwood ...	33½	Belgravia ...	77	Fitzroy ...
10	Ballarat ...	3½	Royal Charter ...	33½	Southern Cross ...	81	Argyle ...
11	City of Collingwood ...	3	Argyle ...	34½	City of Collingwood ...	82	Star of Richmond ...
12	Brunswick ...	3	Prince of Wales ...	35	Fitzroy ...	91	Wellington ...
13	Argyle ...	2¾	Southern Cross ...	35¾	Emerald ...	103	Northcote ...
14	Star of Richmond ...	2½	Olive Branch ...	36½	Gordon ...	104	City of Collingwood ...
15	Belgravia ...	2¼	Emerald ...	36¾	Star of Richmond ...	108	Prince of Wales ...
16	Ivy ...	2	Belgravia ...	36¾	South Park ...	109	Royal Charter ...
17	Waratah ...	2	Star of Richmond ...	37¼	Royal Charter ...	112	Belgravia ...
18	Northcote ...	1¾	Fitzroy ...	37½	Prince of Wales ...	128	Union ...
19	Union ...	6¾	Carlton ...	38¼	Carlton ...	207	Fern ...
20	Fern ...	6½	Ballarat ...	39¼	... ..	...	Waratah ...
21	Wellington ...	...	Ivy ...	39½	... ..	...	Brunswick ...
22	South Park ...	...	Hotham ...	39½	... ..	...	South Park ...
23	Gordon ...	...	Victorian ...	45½	... ..	...	Gordon ...

the 31st December, 1891, in respect of Rate of Interest, Average Age, Sickness Experience, Capital per and Assets to Liabilities in the £.

4		Lodge.	5	Lodge.	6	Lodge.	7	Relative Position.
Capital per Member.								
			Ratio of Value of Contributions to Liabilities per £.		Ratio of Capital to Liabilities per £.		Ratio of Assets to Liabilities per £.	
£	s.		s. d.		s. d.		s. d.	
65	17	Union ...	13 9	Victorian ...	41 1	Victorian ...	49 10	1
17	3	City of Collingwood ...	13 0	Carlton ...	11 0	Emerald ...	21 4	2
17	1	Brunswick ...	12 11	Olive Branch ...	8 9	Carlton ...	20 10	3
14	2	Emerald... ..	12 10	Emerald... ..	8 6	Olive Branch ...	20 4	4
9	3	Royal Charter ...	12 10	Ivy ...	8 0	Southern Cross ...	19 1	5
9	2	Northcote ...	12 10	Hotham ...	6 8	Hotham ...	18 11	6
8	16	Southern Cross ...	12 8	Southern Cross ...	6 5	Ivy ...	17 6	7
8	13	Gordon ...	12 8	Ballarat... ..	4 11	Ballarat... ..	16 8	8
6	8	Waratah ...	12 6	Fitzroy ...	3 8	Union ...	15 9	9
6	3	Wellington ...	12 5	Star of Richmond ...	3 3	City of Collingwood ...	15 8	10
5	11	Hotham... ..	12 3	Argyle ...	3 1	Royal Charter ...	15 8	11
4	16	South Park ...	12 2	Royal Charter ...	2 10	Northcote ...	15 3	12
4	8	Fern ...	12 1	City of Collingwood ...	2 8	Wellington ...	15 0	13
4	2	Ballarat... ..	11 9	Wellington ...	2 7	Argyle ...	14 5	14
3	18	Olive Branch ...	11 7	Prince of Wales ...	2 5	Fitzroy ...	14 3	15
3	17	Belgravia ...	11 6	Northcote ...	2 5	Brunswick ...	14 1	16
3	13	Prince of Wales ...	11 4	Belgravia ...	2 1	Star of Richmond ...	14 0	17
3	7	Argyle ...	11 4	Union ...	2 0	Waratah ...	14 0	18
3	3	Star of Brunswick ...	10 9	Fern ...	1 8	Prince of Wales ...	13 9	19
2	17	Fitzroy ...	10 7	Waratah ...	1 6	Fern ...	13 9	20
2	5	Carlton ...	9 10	Brunswick ...	1 2	Belgravia ...	13 7	21
1	8	Ivy ...	9 6	South Park ...	0 9	Gordon ...	13 5	22
1	7	Victorian ...	8 9	Gordon ...	0 9	South Park ...	12 11	23

APPENDIX B.

STATISTICS OF FRIENDLY SOCIETIES, 1892.

SUMMARY TABLES.

STATISTICS OF FRIENDLY SOCIETIES.—SUMMARY

TABLE I.—Receipts, Expenditure, and Funds of the Sick

No.	Society and District.	Receipts.					Expenditure.			
		Proposition, Initiation, Registration, and Clearance Fees.	Contributions.	Interest.	Other Receipts, including District, &c., Dues and Levies.	Total.	Sick Pay and Funeral Benefits.	District, &c., Dues.	Other Expenditure.	Total.
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1	M.U.I.O.O.F.									
I.	Ballarat District ..	..	2,580 10 7	2,502 19 0	577 1 2	5,660 10 9	3,059 6 2	546 11 2	76 19 4	3,682 16 8
II.	Bendigo District ..	..	4,564 3 5½	957 8 4	3,093 7 11	8,614 19 8½	4,443 16 10	1,914 19 0	1,000 18 9	7,359 14 7
III.	Castlemaine District ..	..	2,962 2 7½	1,406 14 2	2,060 14 5	6,429 11 2½	3,608 7 1	1,310 19 3	838 11 8	5,757 18 0
IV.	Collingwood District ..	..	2,035 9 8½	1,845 3 1	464 0 2	4,344 12 11½	2,447 7 3	409 13 6	40 5 10	2,897 6 7
V.	Corio District ..	..	637 7 9	590 1 8	231 9 3	1,458 18 8	932 0 7	219 17 0	29 10 0	1,181 7 7
VI.	Hamilton District ..	..	759 15 3	397 16 11½	96 17 0	1,254 9 2½	572 15 4	96 17 0	2 13 6	672 5 10
VII.	Ovens and Murray District ..	..	1,904 3 4½	569 14 11	227 11 1	2,701 9 4½	1,433 6 4	201 7 9	10 12 6	1,645 6 7
VIII.	Port Fairy District ..	..	450 10 7	380 19 10	72 6 8	903 17 1	694 18 10	50 12 0	..	745 10 10
IX.	Port Phillip District ..	..	9,143 18 2½	5,317 10 4	2,040 11 10	16,502 0 4¾	9,716 2 7	1,801 15 6	401 15 8	11,919 13 9
X.	South Melbourne District ..	..	2,475 4 5	1,442 10 9	643 11 2	4,561 6 4	2,614 15 7	539 6 6	3 0 0	3,157 2 1
XI.	Talbot District ..	..	660 0 3½	138 15 7	2,230 5 3	3,038 1 1½	1,097 19 11	1,147 10 0	1,056 15 3	3,302 5 2
XII.	Warrnambool District ..	..	656 13 6	212 10 0	10 14 1	879 17 7	490 8 0	10 14 1	..	501 2 1
XIII.	Wimmera District ..	..	1,328 2 5	432 11 5	219 15 0	1,980 8 10	800 4 11	173 15 0	1 8 6	975 8 5
XIV.	Yarra Yarra District ..	..	1,399 3 1½	583 4 11	157 9 5½	2,139 17 6	851 8 7	140 13 9	73 18 11	1,066 1 3
XV.	Bairnsdale District ..	..	471 14 10	160 5 8	85 9 0	717 9 6	268 4 7	50 12 9	21 13 4	340 10 8
XVI.	Sale District ..	..	488 18 4	178 16 3	48 13 9	716 8 4	143 6 8	38 13 9	1 0 0	183 0 5
	Total of M.U.I.O.O.F.	..	32,526 18 5½	17,117 2 10½	12,259 17 2½	61,903 18 6¾	33,174 9 3	8,653 18 0	3,559 3 3	45,387 10 6
2	G.U.O.O.F.									
I.	Ballarat District ..	14 16 1	898 12 8	364 0 10	189 19 10	1,467 9 5	1,204 16 8	128 5 4	..	1,333 2 0
II.	Bendigo District ..	11 5 1	559 7 4	93 0 2	154 2 6	817 15 1	863 18 4	115 15 0	0 6 8	980 0 0
III.	Castlemaine District ..	5 17 0	508 15 10	300 18 7	92 2 8	907 14 1	695 7 6	68 17 6	..	764 5 0
IV.	Gippsland District ..	14 5 0	348 10 4½	197 1 5	48 19 2	608 15 11½	312 19 0	48 19 2	..	361 18 2
V.	Eastern District ..	45 0 6	1,017 8 11	311 12 6	237 4 8	1,611 6 7	468 17 2	233 1 0	0 0 9	701 18 11
VI.	Melbourne District ..	48 15 0	2,600 2 5½	1,283 14 4	428 13 8	4,361 5 5½	3,021 6 10	388 1 5	747 12 7	4,157 0 10
	Total of G.U.O.O.F.	139 18 8	5,932 17 7	2,550 7 10	1,151 2 6	9,774 6 7	6,567 5 6	982 19 5	748 0 0	8,298 4 11
3	O.S.T.									
I.	Ballarat and Sandhurst Grand Division ..	2 12 6	477 9 3½	166 17 3	103 1 3½	750 0 3½	426 14 10	196 13 11½	10 13 10½	634 2 8
II.	Melbourne Grand Division ..	1 15 0	1,231 10 11	428 0 9½	333 10 2	1,994 16 10½	1,226 14 5	544 15 4	44 10 9½	1,816 0 6½
III.	Victoria Grand Division ..	..	1,115 4 2½	623 14 3	304 9 4	2,043 7 9½	692 12 7	512 10 10	29 7 6	1,234 10 11
..	National Division ..	..	..	134 2 11	597 11 5	731 14 4	460 0 0	..	6 0 0	466 0 0
	Total of O.S.T.	4 7 6	2,824 4 5	1,352 15 2½	1,338 12 2½	5,519 19 4	2,806 1 10	1,254 0 1½	90 12 2	4,150 14 1½
4	H.A.C.B.S.									
I.	Ballarat District ..	10 2 6	336 11 10	36 5 0	182 4 1	565 3 5	405 3 4	72 13 4	0 4 1	478 0 9
II.	Melbourne District ..	146 0 2	4,904 15 4	1,144 14 4	1,590 5 7	7,785 15 5	5,879 10 2	1,037 19 7	58 11 1½	6,976 0 10½
	Total of H.A.C.B.S.	156 2 8	5,241 7 2	1,180 19 4	1,772 9 8	8,350 18 10	6,284 13 6	1,110 12 11	58 15 2½	7,454 1 7½
5	I.O.O.F.	97 1 6	10,385 17 11	3,750 4 7½	3,206 18 11½	17,440 3 0	8,498 7 11	2,818 10 9	179 7 6	11,496 6 2
6	U.A.O.D.	466 8 0	11,096 9 3½	3,171 0 7½	3,591 4 0½	18,325 1 11¼	9,635 9 8	2,094 4 2	1,871 5 9	13,600 19 7
	A.O.F.									
7	Ballarat District ..	6 12 6	512 15 6	76 9 0	214 17 0	810 14 0	575 19 7	207 7 0	..	783 6 7
8	Bendigo District ..	61 8 6	1,832 14 7	425 1 1	917 3 4	3,236 7 6	2,604 17 10	761 12 4	24 11 11	3,391 2 1
9	Geelong and Western District ..	0 17 6	443 3 0½	227 11 4	113 0 0	784 11 10½	599 16 8	93 0 0	1 15 6	694 12 2
10	Grenville District ..	4 12 0	118 17 0	58 0 8	58 17 8	240 7 4	149 17 4	58 17 8	97 0 8	305 15 8
11	Melbourne District ..	62 15 6	11,907 15 9	4,743 8 0½	3,826 2 5	20,540 1 8½	13,929 5 4	3,303 4 9	161 3 8	17,393 13 9
12	Ovens and Murray District ..	16 13 9	343 5 8½	222 11 6	118 17 0	701 7 11½	269 6 8	84 3 0	22 0 0	375 9 8
13	Portland District ..	18 3 6	633 3 7½	362 9 10	360 15 0	1,374 11 11½	1,101 14 4	356 16 6	1 11 6	1,460 2 4
14	Warrnambool District ..	4 19 0	135 15 3	168 9 1	23 12 6	332 15 10	174 13 4	23 7 6	..	198 0 10
15	Court Unity ..	..	307 19 9	384 18 1	0 8 6	693 6 4	625 13 3	..	..	625 13 3
16	Court Freedom ..	..	155 7 7	40 7 0	..	195 14 7	318 7 8	..	..	318 7 8
17	Court Ararat ..	0 8 0	69 12 4	75 8 0	0 3 0	145 11 4	129 13 4	..	..	129 13 4
18	Court Amherst ..	..	..	..	..	..	..	..	..	..
19	I.O.R.	..	12,765 4 3	5,847 3 6	3,572 5 2	22,184 12 11	11,403 19 2	2,665 10 4	760 11 5	14,830 0 11
20	O.St.A.	1 10 6	1,152 18 10	166 16 5	362 15 8	1,684 1 5	1,363 0 4	314 19 4	26 18 0	1,704 17 8
21	O.St.A., S.C.	0 8 0	425 6 9	214 3 6	199 7 11	839 6 2	833 10 0	123 19 3	59 13 10	1,017 3 1
22	G.U.O.F.G.	6 0 0	2,015 19 1	450 10 11	471 16 10	2,944 6 10	1,719 17 11	419 12 6	65 17 10	2,205 8 3

DIX B.

OF DETAILED TABLES FOR THE YEAR 1892.

and Funeral Fund of each Society in 1892.

Increase.	Decrease.	Funds at beginning of Year.	Funds at end of Year.	Disposal of Funds.						No.
				Invested.				Not Invested.		
				On Mortgages.	In Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	In use by Medical and Management Fund.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
1,977 14 1	..	41,409 18 11½	43,387 13 0½	25,561 0 0	2,400 0 0	13,669 15 11	1,448 3 11	307 14 5½	0 18 9	I
1,455 5 1½	..	17,439 11 3½	18,694 16 5	9,960 10 10	..	5,432 12 3	2,142 14 10	1,156 16 10	2 1 8	II.
671 13 2½	..	28,433 11 9½	29,105 4 11½	15,116 14 0	..	12,011 3 6	1,088 0 1	887 1 1	2 6 3¼	III.
1,447 6 4½	..	30,772 13 11½	32,220 0 4	30,384 9 6	..	687 10 4	460 0 0	688 0 6	..	IV.
277 11 1	..	11,383 15 4	11,661 6 5	7,962 14 0	..	1,530 5 0	1,642 0 1	526 7 4	..	V.
582 3 4½	..	7,658 18 3½	8,241 1 8	4,599 17 3	..	2,478 1 3	621 1 11	540 16 3	1 5 0	VI.
1,056 2 9½	..	13,638 6 9½	14,604 9 7	2,785 0 0	..	8,101 18 9	2,724 19 1	1,051 14 6½	30 17 2½	VII.
158 6 3	..	7,929 14 7	8,088 0 10	3,465 0 0	..	3,215 17 3½	1,268 14 4	131 2 4½	7 6 10	VIII.
4,582 6 7½	..	99,067 16 2	103,650 2 9½	82,414 19 8	72 10 0	7,728 3 2½	9,484 6 10	3,916 14 4½	33 8 8½	IX.
1,404 4 3	..	27,659 13 10½	29,063 18 1½	27,044 14 8	..	207 13 5	..	1,772 11 0½	38 19 0	X.
..	264 4 0½	3,285 4 5½	3,021 0 4½	1,244 7 4½	..	1,459 14 1	50 0 0	266 18 11½	..	XI.
378 15 6	..	4,571 6 11	4,950 2 5	1,475 0 0	..	854 12 2	2,333 19 0	282 10 4	4 0 11	XII.
1,005 0 5	..	7,030 16 8	8,035 17 1	3,304 0 0	..	4,121 9 5	..	610 7 8	..	XIII.
1,073 16 3	..	12,104 8 10½	13,178 5 1½	8,225 0 0	..	2,975 10 4	1,000 0 0	931 13 4	46 1 5½	XIV.
376 18 10	..	3,252 6 0½	3,629 4 10½	2,745 0 0	..	275 7 6	180 0 0	416 4 5½	12 12 10¾	XV.
533 7 11	..	3,067 13 9½	3,601 1 8½	2,305 0 0	..	710 10 0	..	574 0 9½	11 10 11	XVI.
16,516 8 0½	..	318,705 17 8½	335,222 5 9½	228,593 7 3½	2,472 10 0	65,460 4 5	24,444 0 1	14,060 14 4	191 9 8	Total.
134 7 5	..	6,527 2 9½	6,661 10 2½	4,595 11 0	..	1,340 4 7	139 9 6	535 6 11½	50 18 2	I.
..	162 4 11	1,876 10 7	1,714 5 8	1,050 0 0	..	632 9 2	..	31 16 6	..	II.
143 9 1	..	5,993 6 7½	6,136 15 8½	2,355 3 9	..	3,413 9 2	..	368 2 9½	..	III.
246 17 9½	..	3,873 12 4½	4,120 10 2	2,104 2 6	..	900 11 10	440 19 6	674 16 4	..	IV.
909 7 8	..	5,660 18 2½	6,570 5 10½	4,520 0 0	..	1,219 19 2	..	773 6 6½	57 0 2	V.
204 4 7½	..	21,279 8 4½	21,483 13 0	18,041 18 6	..	2,277 16 6	90 0 0	1,070 8 3	3 9 9	VI.
1,476 1 8	..	45,210 18 11½	46,687 0 7½	32,666 15 9	..	9,784 10 5	670 9 0	3,453 17 4½	111 8 1	Total.
115 17 7½	..	3,919 17 9½	4,035 15 5	1,495 2 1	..	2,043 9 4	100 0 0	212 11 6	184 12 6	I.
178 16 4	..	7,331 16 6½	7,510 12 10½	5,601 6 10½	..	1,310 12 11½	20 0 0	502 12 11½	76 0 0½	II.
808 16 10½	..	13,033 16 10½	13,842 13 9	7,717 17 8	..	2,825 8 10½	2,472 19 6	701 5 8½	125 1 11½	III.
265 14 4	..	2,794 3 1	3,059 17 5	2,390 0 0	..	131 14 4	..	341 3 11	196 19 2	..
1,369 5 2½	..	27,079 14 2½	28,448 19 5½	17,204 6 7½	..	6,311 5 6	2,592 19 6	1,757 14 1½	582 13 8½	Total.
87 2 8	..	1,314 1 2	1,401 3 10	..	..	1,032 10 0	..	261 12 6	107 1 4	I.
809 14 6½	..	22,432 8 6	23,242 3 0½	15,642 12 10	..	5,172 5 9	..	2,290 15 9½	136 8 8	II.
896 17 2½	..	23,746 9 8	24,643 6 10½	15,642 12 10	..	6,204 15 9	..	2,552 8 3½	243 10 0	Total.
5,943 16 10	..	72,531 18 1	78,475 14 11	52,973 8 3	..	10,331 2 6	11,943 8 6	2,622 3 8½	605 11 11½	5
4,724 2 4½	..	73,022 6 3½	77,746 8 8	69,117 18 10	..	5,486 4 3½	70 0 0	2,431 5 3½	641 0 3	6
27 7 5	..	3,485 16 6	3,513 3 11	..	..	2,471 0 10	..	333 6 9	708 16 4	7
..	154 14 7	9,108 1 2½	8,953 6 7½	5,437 14 6	..	2,348 18 0	553 0 0	335 9 6½	278 4 7	8
89 19 8½	..	4,633 12 1	4,723 11 9½	1,548 1 0	..	2,587 15 10	450 13 10	137 1 1½	..	9
3,146 7 11½	..	1,496 7 7	1,430 19 3	136 0 0	..	1,115 15 5	50 0 0	121 7 5	7 16 5	10
325 18 3½	..	86,082 18 4½	89,229 6 3½	59,800 4 0	160 0 0	15,122 6 2½	9,007 2 9	5,092 18 3¼	46 15 1	11
..	..	5,194 16 3	5,520 14 6½	3,443 9 0	..	1,975 9 8½	..	101 15 10	..	12
..	85 10 4½	8,738 8 9½	8,652 18 5	3,408 15 9	..	3,212 15 9	1,622 17 7	302 18 3	15 11 1	13
134 15 0	..	2,656 14 6	2,791 9 6	2,325 0 0	..	380 13 5½	..	85 16 0½	..	14
67 13 1	..	5,720 2 9	5,787 15 10	4,990 10 0	..	725 0 0	..	72 5 10	..	15
..	122 13 1	877 19 2	755 6 1	150 0 0	..	550 0 0	..	55 6 1	..	16
15 18 0	..	1,267 8 3	1,283 6 3	955 10 11	..	326 0 10	..	1 14 6	..	17
..	..	507 1 9	507 1 9	..	..	150 0 0	350 0 0	7 1 9	..	18
7,354 12 0	..	110,427 3 3½	117,781 15 3½	82,792 19 9	460 0 0	24,461 6 2	6,579 14 1	3,308 18 0½	178 17 3	19
..	20 16 3	4,801 8 3	4,780 12 0	1,216 0 0	..	2,721 2 2	195 0 0	486 9 11	161 19 11	20
..	177 16 11	3,752 15 6	3,574 18 7	1,600 0 1	..	1,700 18 11	..	268 16 0	5 3 7	21
738 18 7	..	9,672 15 9½	10,411 14 4½	3,468 6 8	..	5,166 17 2	750 0 0	891 12 2½	134 18 4	22

TABLE I.—Receipts, Expenditure, and Funds of the Sick

No.	Society and District.	Receipts.					Expenditure.			
		Proposition, Initiation, Registration, and Clearance Fees.	Contributions.	Interest.	Other Receipts, including District, &c., Dues and Levies.	Total.	Sick Pay and Funeral Benefits.	District, &c., Dues.	Other Expenditure.	Total.
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
	St.P.S.									
23	Melbourne District ..	18 6 7	1,058 15 10	709 15 0	282 14 0	2,069 11 5	1,073 8 4	275 10 6	0 0 0 ³ / ₄	1,348 18 10 ³ / ₄
24	Geelong and Western District ..	7 2 6	184 10 3	90 0 0	..	281 12 9	323 15 0	..	..	323 15 0
25	P.A.F.S.	23 8 0	2,026 3 9	601 2 5	469 15 7	3,120 9 9	1,214 11 0	465 17 0	90 13 5	1,771 1 5
26	A.N.A.	345 7 2	10,638 3 5	1,655 14 8	2,872 8 1	15,511 13 4	4,600 16 7	2,844 16 5	241 6 6	7,686 19 6
27	A.O.S.	..	38 19 3	46 17 11	5 15 6	91 12 8	55 17 6	5 15 6	..	61 13 0
28	G.S.R.S.	11 5 0	218 2 11	102 11 5	..	331 19 4	238 17 1	..	..	238 17 1
29	St.M.T.A.B.S.	1 11 6	61 14 6	5 12 0	0 10 0	69 8 0	60 1 8	..	..	60 1 8
30	U.L.F.S.	..	16 2 7 ¹ / ₂	11 0 0	..	27 2 7 ¹ / ₂	11 17 6	..	..	11 17 6
31	I.N.F.	8 18 0	1,000 17 1	12 12 6	472 16 0	1,495 3 7	610 9 2	274 6 1	30 0 10	914 16 1
32	M.T.B.S.	..	1,495 7 8	188 7 10	..	1,683 15 6	794 13 0	..	..	794 13 0
	Total of all the Societies	1,464 5 10	117,566 11 2	46,009 12 2 ¹ / ₂	37,664 5 9	202,704 14 11 ¹ / ₂	111,750 7 3	29,193 1 0 ¹ / ₂	8,090 9 0 ¹ / ₄	149,033 17 3 ³ / ₄

NOTE.—In Tables I., II., and III., the amounts paid by Branches to Central Bodies as District, &c., Dues, are

TABLE II.—Receipts, Expenditure, and Funds of the Medical

No.	Society and District.	Receipts.					Expenditure.			
		Proposition, Initiation, Registration, and Clearance Fees.	Contributions.	Interest.	Other Receipts, including District, &c., Dues and Levies.	Total.	Medical Attendance and Medicine.	District, &c., Dues.	Management.	Other Expenditure.
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
I	M.U.I.O.O.F.									
I.	Ballarat District ..	56 13 0	2,592 13 6	59 8 4	607 5 10	3,316 0 8	1,662 17 8	416 19 6	1,042 3 4	213 3 4
II.	Bendigo District ..	150 11 0	4,395 19 3 ¹ / ₂	46 10 2	1,099 12 9	5,692 13 2 ¹ / ₂	2,856 8 11	579 8 0	1,441 4 2	715 0 11
III.	Castlemaine District ..	93 2 0	2,481 4 8 ¹ / ₂	7 7 9	1,359 18 10	3,941 13 3 ¹ / ₂	2,009 2 5	449 9 3	1,258 6 10	188 9 11
IV.	Collingwood District ..	35 9 6	1,711 16 5 ¹ / ₂	23 10 0	696 1 7 ¹ / ₂	2,406 17 7	1,475 3 9	225 8 6	685 7 7	173 0 6
V.	Corio District ..	6 9 3	596 17 1	21 7 5 ¹ / ₂	161 0 2	785 13 11 ¹ / ₂	494 7 2 ¹ / ₂	80 6 0	198 4 10	31 4 0
VI.	Hamilton District ..	40 10 3	572 3 6	4 10 0	213 9 9	830 13 6	497 2 6	61 11 6	207 10 2	28 2 0
VII.	Ovens and Murray District ..	141 7 0	1,908 10 2 ¹ / ₂	7 12 0	804 12 8	2,862 1 10 ¹ / ₂	1,533 0 10	339 14 7	893 7 1	132 7 5
VIII.	Port Fairy District ..	21 2 6	401 6 5	2 0 11	153 3 9	577 13 7	280 8 0	74 2 9	214 15 11	24 1 3
IX.	Port Phillip District ..	241 5 9	8,126 7 10 ³ / ₄	130 11 2	2,659 1 0	11,157 5 9 ³ / ₄	6,842 3 4	941 14 2	2,733 17 3	652 15 1 ¹ / ₂
X.	South Melbourne District ..	60 6 0	2,306 10 5	5 6 0	816 5 8 ¹ / ₂	3,188 8 1 ¹ / ₂	1,999 13 10	351 16 9	838 4 4	97 5 7
XI.	Talbot District ..	15 18 0	680 10 0 ¹ / ₂	..	231 2 5	927 10 5 ¹ / ₂	405 3 10	110 2 7	282 11 6	166 19 3
XII.	Warrnambool District ..	59 7 6	598 1 4	..	153 18 8	811 7 6	416 15 11	69 2 0	247 2 10	80 3 11
XIII.	Wimmera District ..	68 6 3	1,256 13 2	8 19 6	314 12 11 ¹ / ₂	1,648 11 10 ¹ / ₂	949 15 11	138 15 0	490 4 6	82 11 2
XIV.	Yarra Yarra District ..	51 18 0	1,088 6 7 ¹ / ₂	3 4 0	468 9 7	1,611 18 8 ¹ / ₂	987 5 11 ¹ / ₂	165 10 6	530 19 4	44 1 9 ¹ / ₂
XV.	Bairnsdale District ..	58 1 3	412 17 9 ¹ / ₂	..	278 19 5	749 18 5 ¹ / ₂	381 4 7	62 3 9	244 11 4	30 15 3 ¹ / ₂
XVI.	Salé District ..	29 14 6	445 11 11	..	176 10 10	651 17 3	353 5 4	58 8 4	182 7 5	58 0 2
	Total of M.U.I.O.O.F.	1,130 2 3	29,575 10 4 ¹ / ₂	320 7 3 ¹ / ₂	10,194 5 11 ¹ / ₂	41,220 5 10 ¹ / ₄	23,144 0 0	4,124 13 2	11,490 18 5	2,718 1 7 ¹ / ₂

and Funeral Fund of each Society in 1892—*continued*.

Increase.	Decrease.	Funds at beginning of Year.	Funds at end of Year.	Disp- sal of Funds.						No.
				Invested.				Not Invested.		
				On Mortgages.	In Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	In use by Medical and Management Fund.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
720 12 6½	..	13,393 7 2¾	14,113 19 9	11,644 14 10	..	1,645 3 5	..	279 17 7	544 3 11	23
..	42 2 3	2,154 1 10½	2,111 19 7½	..	..	1,589 7 3¼	500 0 0	..	22 12 4½	24
1,349 8 4	..	11,786 0 11½	13,135 9 3½	7,679 5 4	80 0 0	3,319 4 11	300 0 0	934 7 4½	822 11 8	25
7,824 13 10	..	36,480 16 8½	44,305 10 6½	30,503 5 10	..	6,039 2 9	108 0 0	6,620 10 0	1,034 11 11½	26
29 19 8	..	818 4 3	848 3 11	500 0 0	..	348 3 11	..	..	..	27
93 2 3	..	1,778 6 8	1,871 8 11	1,791 9 0	..	..	..	79 19 11	..	28
9 6 4	..	165 11 1	174 17 5	..	..	140 0 0	..	34 17 5	..	29
15 5 1½	..	246 17 1	262 2 2½	..	..	209 1 0	50 0 0	3 1 2½	..	30
580 7 6	..	1,198 10 0	1,778 17 6	125 0 0	..	688 15 0	..	600 16 11½	364 5 6½	31
889 2 6	..	3,552 3 10	4,441 6 4	..	3,510 16 8	200 0 0	..	488 5 11	242 3 9	32
53,670 17 7¾	..	890,294 14 8	943,965 12 3¾	639,714 16 3	6,683 6 8	182,773 1 7¼	60,237 5 4	47,612 17 0½	6,944 5 5	Total.

included in the Receipts and Expenditure, but such amounts are eliminated in Tables VI. and X., *post*.

and Management Fund of each Society in 1892.

Total Expenditure.	Increase.	Decrease.	Funds at beginning of Year.	Funds at end of Year.	Disposal of Funds.				No.
					Invested.			Cash not bearing Interest.	
					On Mortgages and in Debentures.	In Banks at Interest.	In Halls and other Freehold Property.		
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	I
3,335 3 10	..	19 3 2	1,515 7 5½	1,496 4 3½	730 0 0	262 2 11	..	504 1 4½	I.
5,592 2 0	100 11 2½	..	2,989 15 4½	3,090 6 7	452 8 7	385 14 6	1,218 15 10	1,033 7 8	II.
3,905 8 5	36 4 10½	..	485 10 2¾	521 15 1¼	17 10 0	172 4 5	..	332 0 8½	III.
2,559 0 4	..	92 2 9	645 17 7½	553 14 10½	184 17 0	221 2 8	20 0 0	127 15 2½	IV.
804 2 0½	..	18 8 1	317 1 11	298 13 10	100 0 0	10 0 0	30 0 0	158 13 10	V.
794 6 2	36 7 4	..	137 4 10	173 12 2	..	50 0 0	..	123 12 2	VI.
2,898 9 11	..	36 8 0½	510 6 6½	473 18 6	52 10 0	38 19 2	107 10 0	274 19 4	VII.
593 7 11	..	15 14 4	106 17 10	91 3 6	..	67 2 7½	..	24 0 10½	VIII.
11,170 9 10½	..	13 4 0¾	2,501 0 8	2,487 16 7¼	648 15 0	187 7 11½	789 14 8	861 8 11¼	IX.
3,287 0 6	..	98 12 4½	234 0 9½	135 8 5	27 10 0	1 11 3	..	106 7 2	X.
964 17 2	..	37 6 8½	124 13 5¾	87 6 9¼	17 2 7½	..	..	70 4 1½	XI.
813 4 8	..	1 17 2	85 17 6	84 0 4	..	30 0 0	..	54 0 4	XII.
1,661 6 7	..	12 14 8½	473 11 5½	460 16 9	..	219 1 8	..	241 15 1	XIII.
1,727 17 7	..	115 18 10½	155 15 8	39 16 9½	..	27 11 0	..	12 5 9½	XIV.
718 14 11½	31 3 6	..	128 3 5¼	159 6 11¼	..	..	65 0 0	94 6 11¼	XV.
652 1 3	..	0 4 0	134 12 9½	134 8 9½	..	..	105 0 0	29 8 9½	XVI.
41,477 13 2½	..	257 7 4½	10,545 17 7¼	10,288 10 3	2,230 13 2½	1,673 8 2	2,336 0 6	4,048 8 4½	Total.

TABLE II.—Receipts, Expenditure, and Funds of the Medical

No	Society and District.	Receipts.					Expenditure.				
		Proposition, Initiation, Registration, and Clearance Fees.	Contributions.	Interest.	Other Receipts, including District, &c., Dues and Levies.	Total.	Medical Attendance and Medicine.	District, &c., Dues.	Management.	Other Expenditure.	
		£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
2	G.U.O.O.F.										
I.	Ballarat District ..	7 8 11	699 0 1	0 15 0	331 16 8	1,039 0 8	716 13 7	116 18 11	239 2 7	51 5 0½	
II.	Bendigo District ..	4 5 11	399 3 10	..	184 18 5	588 8 2	328 13 6	66 10 9	188 16 5	30 3 10	
III.	Castlemaine District ..	2 1 0	411 18 1	0 6 9	217 7 2	631 13 0	320 19 10	95 14 3	215 12 7	12 16 9	
IV.	Gippsland District ..	7 3 0	357 9 3½	..	190 17 2½	555 9 5½	341 6 8	51 15 8	162 12 7	35 3 6	
V.	Eastern District ..	24 19 0	907 5 5	0 15 0	367 1 11½	1,300 1 4½	735 3 3½	148 17 7	423 12 7	77 5 11½	
VI.	Melbourne District ..	23 17 6	2,404 1 4½	3 8 6	905 9 3½	3,336 16 8	2,087 1 5	337 14 4	890 2 11	195 16 0	
	Committee of Management Funds ..	..	..	3 15 10	784 1 11	787 17 9	..	..	598 3 8	221 4 10
	Total of G.U.O.O.F. ..	69 15 4	5,178 18 0¾	9 1 1	2,981 12 7½	8,239 7 1¼	4,529 18 3½	817 11 6	2,693 3 4	623 15 11	
3	O.S.T.										
I.	Ballarat and Sandhurst Grand Division ..	10 0 3	506 5 0½	1 10 0	195 1 9	712 17 0½	378 4 10	124 8 6	251 17 1	16 1 9	
II.	Melbourne Grand Div. ..	28 16 0	1,547 11 3½	1 19 5	637 17 1½	2,216 3 10	1,150 1 5½	349 4 1	694 10 5	99 6 1	
III.	Victoria Grand Division ..	16 15 6	1,113 17 2¾	6 6 6	528 2 4½	1,665 1 7¼	995 18 10	237 17 6	501 14 8	36 11 6	
	National Division ..	..	..	..	125 1 7	125 1 7	..	..	183 17 7	37 0 6
	Total of O.S.T. ..	55 11 9	3,167 13 6½	9 15 11	1,486 2 10	4,719 4 0½	2,494 5 1½	711 10 1	1,631 19 9	188 19 10	
4	H.A.C.B.S.										
I.	Ballarat District ..	10 2 6	394 19 3	12 3 4	86 6 9	503 11 10	277 4 1	28 10 6	132 18 5	100 10 9	
II.	Melbourne District ..	146 0 8	5,453 7 4	27 10 10	1,811 12 8	7,438 11 6	4,503 17 5	320 1 5	2,111 17 8½	890 5 7½	
	Total of H.A.C.B.S. ..	156 3 2	5,848 6 7	39 14 2	1,897 19 5	7,942 3 4	4,781 1 6	348 11 11	2,244 16 1½	990 16 4½	
5	I.O.O.F.	382 17 6	10,524 3 2½	80 8 2	2,521 7 0	13,508 15 10½	7,993 15 3	1,045 17 9½	4,104 8 4	845 10 2½	
6	U.A.O.D.	355 4 0	12,578 5 2¾	639 4 7½	4,535 15 5	18,108 9 3½	9,469 16 11½	881 15 7	6,681 16 2½	1,714 9 9½	
	A.O.F.										
7	Ballarat District ..	..	541 4 7	..	145 9 6	686 14 1	387 1 2	52 14 9	238 7 8	31 7 6
8	Bendigo District ..	..	1,335 13 3	10 0 0	599 17 6	1,945 10 9	1,025 1 3	151 3 6	686 2 7	134 6 9
9	Geelong and Western District ..	4 18 0	537 14 4	..	119 14 9	662 7 1	417 16 0½	57 0 9	172 5 4½	35 13 6	
10	Grenville District ..	1 17 0	155 12 11	..	26 6 3	183 16 2	88 3 0	17 2 10	82 11 1	0 12 6	
11	Melbourne District ..	312 11 9	13,642 7 0½	31 3 0	2,698 6 11½	16,684 8 9	10,558 14 4	597 18 9	4,613 8 6	1,270 9 6½	
12	Ovens and Murray Dist. ..	16 13 9	448 7 7½	1 12 11	176 11 7	643 5 10½	368 5 5	38 0 9	188 15 6	32 18 9	
13	Portland District ..	..	699 7 11½	0 10 0	166 0 4	865 18 3½	534 15 4	50 12 6	259 10 8½	35 9 7
14	Warrnambool District ..	6 0 0	119 14 10	7 0 0	25 2 2	207 17 0	118 10 0	11 8 6	58 7 7	16 4 4	
15	Court Unity ..	..	275 15 10	..	26 2 9	301 18 7	202 19 9	..	97 1 1	1 5 0
16	Court Freedom ..	..	75 10 0	..	21 15 6	97 5 6	62 10 0	..	32 3 11	2 8 0½
17	Court Ararat ..	0 12 0	76 13 5	..	9 4 6	86 9 11	58 11 9	..	20 18 4	6 10 0	
18	Court Amherst ..	..	..	..	..	..	..	..	..	..
19	I.O.R.	122 1 0	13,536 0 10	112 14 3	3,426 1 8½	17,196 17 9½	9,670 17 0	1,456 6 0½	5,708 11 11	962 14 2	
20	O.St.A.	7 5 0	1,103 12 1	12 4 5	532 17 9	1,655 19 3	875 5 7	232 18 9	604 17 11	74 12 6	
21	O.St.A., S.C.	4 12 0	494 9 11	20 10 6	157 9 10	677 2 3	294 8 7	95 7 6	238 8 5	95 6 10	
22	G.U.O.F.G.	65 3 6	2,191 3 10	12 13 7	432 2 7	2,701 3 6	1,629 17 9	148 14 6	904 17 10	328 6 1½	
	St.P.S.										
23	Melbourne District ..	14 6 5	857 15 5	69 5 0	442 3 2	1,383 10 0	734 11 4	97 12 10	449 7 2	159 5 8¾	
24	Geelong and Western District ..	7 2 6	202 2 3	..	5 7 0	214 11 9	150 14 4	..	66 5 7	8 10 0	
25	P.A.F.S.	23 13 6	2,043 7 8	..	630 4 7	2,697 5 9	1,632 8 3	266 7 3	943 2 2	226 9 4	
26	A.N.A.	452 13 1	10,466 10 7	150 17 2	1,844 11 6	12,854 12 4	7,951 14 8	859 7 11	4,171 19 9	346 16 7	
27	A.O.S.	..	20 11 9	..	5 6 0	25 17 9	..	3 17 0	17 16 9	..	
28	G.S.R.S.	..	227 3 10	29 11 10	7 2 0	263 17 8	206 15 9	..	60 15 7	11 2 0	
29	St.M.T.A.B.S.	1 11 6	61 14 6	1 15 10	3 13 0	68 14 10	43 9 10½	..	31 16 0	..	
30	U.L.F.S.	..	5 7 6½	..	3 15 2	9 2 8½	..	..	8 19 0	..
31	I.N.F.	92 13 0	715 0 1	..	294 13 2	1,102 6 3	613 4 5	72 2 5	576 10 11	126 16 1	
32	M.T.B.S.	5 10 0	1,143 11 4	..	70 1 3	1,219 2 7	917 6 11	..	72 5 6	..	
	Total of all the Societies	3,288 18 0	117,839 10 4¾	1,558 9 9	35,487 3 9	158,174 1 10¾	90,955 19 7½	12,138 16 7	49,157 9 0	10,988 18 7¼	

NOTE.—The minus sign (—) signifies a debit balance.

and Management Fund of each Society in 1892—*continued*.

Total Expenditure.	Increase.	Decrease.	Funds at beginning of Year.	Funds at end of Year.	Disposal of Funds.				No.
					Invested.			Cash not bearing Interest.	
					On Mortgages and in Debentures.	In Banks at Interest.	In Halls and other Freehold Property.		
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
1,124 0 1½	..	84 19 5½	247 14 4	162 14 10½	..	..	..	162 14 10½	I.
614 4 6	..	25 16 4	115 6 3	89 9 11	..	68 17 3	..	20 12 8	II.
645 3 5	..	13 10 5	187 15 2½	174 4 9½	..	..	100 0 0	74 4 9½	III.
590 18 5	..	35 8 11½	135 12 6½	100 3 7½	6 3 0	2 13 10	..	91 6 9½	IV.
1,364 19 5	..	64 18 0½	43 0 10½	24 17 2	..	13 18 4	..	35 15 6	V.
3,510 14 8	..	173 18 0	349 2 8	175 4 8	40 0 0	..	..	135 4 8	VI.
819 8 6	..	31 10 9	559 5 11	527 15 2	..	400 0 0	..	127 15 2	
8,669 9 0½	..	430 1 11¼	1,637 17 9½	1,207 15 10¼	46 3 0	485 9 5	100 0 0	576 3 5¼	Total.
770 12 2	..	57 15 1¾	57 4 8¾	0 10 5	..	86 4 8	..	86 15 1	3
1,293 2 0½	..	76 18 2½	228 9 10¼	151 11 7¾	44 13 1½	44 16 10½	10 0 0	52 1 7¾	I.
1,742 2 6	..	77 0 10¾	321 7 9¼	244 6 10½	..	39 13 3	200 0 0	4 13 7¾	II.
220 18 1	..	95 16 6	101 2 8	196 19 2	..	..	..	196 19 2	III.
5,026 14 5½	..	307 10 9	505 19 8¼	198 8 11¼	44 13 1½	170 14 9½	210 0 0	226 18 11¾	Total.
539 3 9	..	35 11 11	168 3 3	132 11 4	250 0 0	..	..	117 8 8	4
7,820 2 2	..	387 10 8	1,703 10 2	1,315 19 6	494 6 8	394 2 6½	..	427 10 3½	I.
8,365 5 11	..	413 2 7	1,871 13 5	1,448 10 10	744 6 8	394 2 6½	..	310 1 7½	II.
13,989 11 7	..	480 15 8½	2,078 11 9½	1,597 16 1	585 9 9	648 12 1½	291 10 0	72 4 2½	Total.
18,747 18 6½	..	639 9 3¼	3,040 12 7¾	2,401 3 4	1,586 7 1½	611 9 9½	..	203 6 5	5
709 11 1	..	22 17 0	623 5 3	646 2 3	..	36 5 8	..	682 7 11	6
1,596 14 1	..	51 3 4	47 13 1	3 10 3	..	243 6 10½	..	246 17 1½	7
682 15 8	..	20 8 7	185 17 11½	165 9 4½	..	27 2 8	..	138 6 8½	8
188 9 5	..	4 13 3	17 11 7	12 18 4	..	1 8 7	..	11 9 9	9
17,040 11 1½	..	350 2 4½	3,351 2 11¾	2,995 0 7¼	700 19 6	1,049 8 9½	160 0 0	1,084 12 3¾	10
628 0 5	15 5 5½	..	244 15 11	260 1 4½	..	161 1 1½	..	99 0 3	11
880 8 1½	..	14 9 10	196 13 7½	182 3 9½	..	52 18 2	..	129 5 7½	12
204 10 5	3 6 7	..	152 4 9½	155 11 4½	100 0 0	..	..	55 11 4½	13
301 5 10	0 12 9	..	65 8 10	66 1 7	..	..	..	66 1 7	14
97 1 11½	0 3 6½	..	5 10 10½	5 14 5	..	..	..	5 14 5	15
86 0 1	0 9 10	..	10 9 1	10 18 11	4 9 1	..	..	6 9 10	16
..	7 1 3	7 1 3	..	..	..	7 1 3	17
17,798 9 1½	..	601 11 4	3,099 18 10¼	2,498 7 6¼	739 6 5	698 5 7	510 0 0	550 15 6¼	18
1,787 14 9	..	131 15 6	332 16 6	201 1 0	..	240 9 10	50 0 0	89 8 10	19
723 11 4	..	46 9 1	702 11 8	656 2 7	77 15 2	400 16 2	..	177 11 3	20
3,011 16 2½	..	310 12 8½	597 2 0	286 9 3½	156 13 4	35 4 11	20 0 0	74 11 0½	21
1,440 17 0¾	..	57 7 0¾	9,623 10 2¾	9,566 3 2	68 14 9	20 0 0	10,000 0 0	522 11 7	22
225 9 11	..	10 18 2	11 14 2¼	22 12 4¼	..	..	..	22 12 4¼	23
3,068 7 0	..	371 1 3	220 12 8½	591 13 11½	..	116 3 0	..	707 16 11½	24
13,329 18 11	..	475 6 7	2,513 19 2½	2,038 12 7½	1,416 19 5	794 6 1	..	172 12 10½	25
21 13 9	4 4 0	..	14 15 2	18 19 2	..	12 3 9	..	6 15 5	26
278 13 4	..	14 15 8	525 15 3	510 19 7	409 2 9	..	..	21 16 10	27
75 5 10½	..	6 11 0½	23 2 2½	16 11 2	..	..	..	16 11 2	28
8 19 0	0 3 8½	..	2 12 10	2 16 6½	..	..	..	2 16 6½	29
1,388 13 10	..	286 7 7	44 8 8½	330 16 3½	..	..	..	330 16 3½	30
989 12 5	229 10 2	..	471 13 11	242 3 9	..	..	..	242 3 9	31
163,241 3 9¾	..	5,067 1 11	40,029 12 0¼	34,962 10 1¼	8,991 13 3½	7,872 18 0½	13,677 10 6	4,420 8 3¼	Total

See note at foot of Table I.

TABLE III.—Numerical Progress, Sickness, Mortality,

No	Society and District	Members Admitted by—		Members Left by—			Increase.	Decrease.	Number of Members at beginning of Year.	Number of Members at end of Year.			
		Initiation.	Clearance.	Death.	Clearance.	Arrears, Resignation, or Expulsion.				Entitled to Benefits.	Not Entitled to Benefits.		Total.
											Unfinancial.	New.	
I	M.U.I.O.O.F.												
I.	Ballarat District	126	11	31	18	110	..	22	1,722	1,484	151	65	1,700
II.	Bendigo District	341	20	32	18	200	111	..	2,921	2,696	157	179	3,032
III.	Castlemaine District	159	15	25	14	139	..	4	1,933	1,753	83	93	1,929
IV.	Collingwood District	69	15	19	18	94	..	47	1,397	1,196	129	25	1,350
V.	Corio District	12	3	5	6	18	..	14	424	390	15	5	410
VI.	Hamilton District	63	5	5	7	66	..	10	508	406	63	29	498
VII.	Ovens and Murray District	232	23	4	25	134	92	..	1,258	1,040	181	129	1,350
VIII.	Port Fairy District	40	2	2	4	14	22	..	291	268	16	29	313
IX.	Port Phillip District	374	96	62	110	565	..	267	6,227	5,191	577	192	5,960
X.	South Melbourne District	98	30	20	33	188	..	113	1,745	1,433	154	45	1,632
XI.	Talbot District	26	2	5	6	24	..	7	452	398	32	15	445
XII.	Warrnambool District	91	7	..	5	22	71	..	368	381	32	26	439
XIII.	Wimmera District	107	14	8	12	82	19	..	785	666	81	57	804
XIV.	Yarra Yarra District	91	15	7	17	108	..	26	970	768	131	45	944
XV.	Bairnsdale District	92	11	2	5	64	32	..	324	248	35	73	350
XVI.	Sale District	56	3	3	7	54	..	5	328	261	31	31	323
	Total of M.U.I.O.O.F.	1,977	272	230	305	1,882	..	168	21,653	18,579	1,868	1,938	21,485
2	G.U.O.O.F.												
I.	Ballarat District	43	4	13	7	64	..	37	669	540	50	42	632
II.	Bendigo District	23	3	10	2	9	5	..	358	330	9	24	363
III.	Castlemaine District	12	2	6	2	29	..	23	359	305	20	11	336
IV.	Gippsland District	50	1	1	3	24	23	..	251	192	35	47	274
V.	Eastern District	175	6	1	17	207	..	44	854	550	111	149	810
VI.	Melbourne District	124	14	28	24	198	..	112	1,951	1,576	159	104	1,839
	Committee of Management Funds .. .. .	..	..	..	..	..	..	..	..	..	..	..	..
	Total of G.U.O.O.F.	427	30	59	55	531	..	188	4,442	3,493	384	377	4,254
3	I.O.O.F.	787	81	53	127	1,103	..	415	7,864	5,951	1,130	368	7,449
4	U.A.O.D.	837	274	87	334	1,686	..	996	9,933	7,272	1,338	327	8,937
5	A.O.F.												
6	Ballarat District	11	4	7	..	31	..	23	357	322	5	7	334
7	Bendigo District	35	5	32	7	35	..	34	1,020	957	17	12	986
8	Geelong and Western District	16	2	6	1	31	..	20	392	359	9	4	372
9	Grenville District	6	..	2	..	8	..	4	101	91	6	..	97
10	Melbourne District	426	79	131	103	820	..	549	10,094	8,606	783	156	9,545
11	Ovens and Murray District	25	3	..	2	8	18	..	278	258	27	11	296
12	Portland District	22	2	9	5	25	..	15	510	472	10	13	495
13	Warrnambool District	7	2	..	..	6	3	..	114	114	..	3	117
14	Court Unity .. .. .	..	..	2	1	3	..	6	169	158	5	..	163
15	Court Freedom .. .. .	..	..	3	..	3	..	6	60	54	..	..	54
16	Court Ararat	1	1	2	..	2	..	2	44	38	4	..	42
	Court Amherst .. .. .	..	..	..	..	..	..	..	27	27	..	..	27
17	I.O.R.	1,085	242	72	252	1,249	..	246	9,933	8,311	396	980	9,687
18	O.S.T.												
I.	Ballarat and Sandhurst Grand Division	108	3	6	4	79	22	..	535	411	42	104	557
II.	Melbourne Grand Division	205	19	16	24	255	..	71	1,563	1,123	192	177	1,492
III.	Victoria Grand Division	125	9	4	9	118	3	..	919	720	113	89	922
	National Division .. .. .	..	..	..	..	..	..	..	..	..	..	..	..
	Total of O.S.T.	438	31	26	37	452	..	46	3,017	2,254	347	370	2,971
19	H.A.C.B.S.												
I.	Ballarat District	40	1	3	3	37	..	2	266	206	51	7	264
II.	Melbourne District	407	49	62	45	430	..	81	4,141	3,441	478	141	4,060
	Total of H.A.C.B.S.	447	50	65	48	467	..	83	4,407	3,647	529	148	4,324
20	O.St.A.	27	2	18	1	83	..	73	864	711	74	6	791
21	O.St.A., S.C.	11	1	6	1	18	..	13	304	276	11	4	291
22	G.U.O.F.G.	179	30	19	19	379	..	208	1,775	1,183	289	95	1,567

and Total Worth of each Society in 1892.

Sickness Experience.			Funeral Benefits Paid on Death of—		Total Receipts of Sick and Funeral and Medical and Management Funds.	Total Expenditure of Sick and Funeral and Medical and Management Funds.	Total Increase in both Funds.	Total Decrease in both Funds.	Total Worth of Sick and Funeral and Medical and Management Funds at beginning of Year.	Total Worth of Sick and Funeral and Medical and Management Funds at end of Year.	Total of Other Funds.	No.
Number of Members Sick.	Period of Sickness.	Amount of Sick Pay.	Members.	Registered Wives.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
371	3,360 4	2,499 6 2	480	7, £80	8,976 11 5	7,018 0 6	1,958 10 11	..	42,925 6 5	44,883 17 4	..	I.
558	4,807 3	3,553 16 10	660	11, £130	14,307 12 11	12,951 16 7	1,355 16 4	..	20,429 6 8	21,785 3 0	..	II.
401	4,117 2	2,958 7 1	520	11, £130	10,371 4 6	9,663 6 5	707 18 1	..	28,919 2 0	29,627 0 1	..	III.
257	2,774 3	2,047 7 3	320	9, £80	6,811 10 6½	5,456 6 11	1,355 3 7½	..	31,418 11 7	32,773 15 2½	..	IV.
69	1,103 5	712 0 7	160	5, £60	2,244 12 7½	1,985 9 7½	259 3 0	..	11,700 17 3	11,960 0 3	..	V.
74	504 2	462 15 4	100	1, £10	2,085 2 8½	1,456 12 0	618 10 8½	..	7,796 3 1½	8,414 13 10	..	VI.
224	1,467 4	1,263 6 4	100	6, £70	5,563 11 3	4,543 16 6	1,019 14 9	..	14,148 13 4	15,168 8 1	..	VII.
70	960 2	631 18 10	60	..	1,481 10 8	1,338 18 9	142 11 11	..	8,036 12 5	8,179 4 4	..	VIII.
945	10,708 5	7,986 2 7	1,200	54, £330	27,659 6 2½	23,090 3 7½	4,569 2 7	..	101,568 16 10	106,137 19 5	22 3 11	IX.
245	2,653 2	2,064 15 7	420	11, £130	7,749 14 5½	6,444 2 7	1,305 11 10½	..	27,893 14 8	29,199 6 6½	4 0 6	X.
107	1,229 5	897 19 11	180	1, £20	3,905 11 7	4,207 2 4	..	301 10 9	3,409 17 11	3,108 7 2	..	XI.
56	796 0	480 8 0	..	1, £10	1,691 5 1	1,314 6 9	376 18 4	..	4,057 4 5	5,034 2 9	..	XII.
97	715 2	620 4 11	180	1, —	3,629 0 8½	2,636 15 0	992 5 8½	..	7,504 8 1½	8,496 13 10	..	XIII.
111	1,023 1	711 8 7	120	2, £20	3,751 16 2½	2,793 18 10	957 17 4½	..	12,260 4 6½	13,218 1 11	..	XIV.
51	287 0	228 4 7	40	1, —	1,467 7 11½	1,059 5 7½	408 2 4	..	3,380 9 5½	3,788 11 9½	..	XV.
38	113 2	113 6 8	..	2, £30	1,368 5 7	835 1 8	533 3 11	..	3,202 6 7	3,735 10 6	..	XVI.
3,674	36,693 0	27,334 9 3	4,540	123, £1,300	103,124 4 5	86,865 3 8½	16,259 0 8½	..	329,251 15 4	345,510 16 0½	26 4 5	Total
122	1,388 2	993 16 8	200	1, £10	2,506 10 1	2,457 2 1½	49 7 11½	..	6,774 17 1½	6,824 5 1	9 1 2	I.
89	1,103 1	651 18 4	200	1 C., £1	1,406 3 3	1,594 4 6	..	188 1 3	1,991 16 10	1,803 15 7	5 17 10	II.
99	732 0	559 7 6	120	2, £15	1,533 7 1	1,409 8 5	129 18 8	..	6,181 1 10	6,311 0 6	..	III.
50	380 0	292 19 0	20	1 C., £1	1,164 5 5½	952 16 7	211 8 10½	..	4,009 4 11	4,220 13 9½	33 9 10	IV.
82	526 1	427 17 2	..	4, £35	2,911 7 11½	2,066 18 4	844 9 7½	..	5,703 19 1	6,548 8 8½	525 4 10½	V.
348	3,417 0	2,439 6 10	480	3 C., £6	7,698 2 1½	7,667 15 6	30 6 7½	..	21,628 11 0½	21,658 17 8	1,345 13 10½	VI.
..	..	..	..	9, £90	787 17 9	819 8 6	..	31 10 9	559 5 11	527 15 2	..	..
790	7,546 4	5,365 5 6	1,020	17, £160	18,013 13 8½	16,967 13 11½	1,045 19 8½	..	46,848 16 9	47,894 16 5½	1,919 7 7	Total
1,138	9,234 2	7,158 7 11	940	12 C., £22	30,948 18 10½	25,485 17 9	5,463 1 1½	..	74,610 9 10½	80,073 11 0	3,368 19 10½	3
1,333	10,387 4	7,795 9 8	1,490	39, £350	36,433 11 2½	32,348 18 1½	4,084 13 1	..	76,062 18 11	80,147 12 0	143 17 9½	4
68	828 1	405 19 7	140	3, £30	1,497 8 1	1,492 17 8	4 10 5	205 17 11	2,862 11 3	2,867 1 8	..	5
245	3,167 2	1,824 17 10	660	11, £120	5,181 18 3	5,387 16 2	69 11 1½	..	9,155 14 3½	8,949 16 4½	..	6
81	683 4	439 16 8	100	6, £60	1,446 18 11½	1,377 7 10	..	..	4,819 10 0½	4,880 1 2	..	7
24	165 5	109 17 4	40	..	424 3 6	494 5 1	..	70 1 7	1,513 19 2	1,443 17 7	0 6 1	8
1,595	15,764 1	10,804 5 4	2,480	65, £645	37,224 10 5½	34,434 4 10½	2,790 5 7	..	89,434 1 4	92,224 6 11	391 16 6	9
51	364 2	249 6 8	..	2, £20	1,344 13 10	1,003 10 1	341 3 9	..	5,439 12 2	5,780 15 11	..	10
111	1,316 2	871 14 4	180	6, £50	2,240 10 3	2,340 10 5½	..	100 0 2½	8,935 2 5	8,835 2 2½	..	11
30	210 1	164 13 4	..	1, £10	540 12 10	402 11 3	138 1 7	..	2,808 19 3½	2,947 0 10½	..	12
48	1,013 2	535 13 3	40	5, £50	995 4 11	926 19 1	68 5 10	..	5,785 11 7	5,853 17 5	..	13
22	511 4	265 17 8	45	1, £7 10s.	293 0 1	415 9 7½	..	122 9 6½	883 10 0½	761 0 6	..	14
11	132 4	89 13 4	40	..	232 1 3	215 13 5	16 7 10	..	1,277 17 4	1,294 5 2	..	15
..	..	..	..	..	..	..	..	..	514 3 0	514 3 0	..	16
1,530	12,875 5	10,088 19 2	1,240	6, £75	39,381 10 8½	32,628 10 0½	6,753 0 8	..	113,527 2 1½	120,280 2 9½	1,188 18 0	17
85	747 4	426 14 10	60	4, £40	1,462 17 4	1,404 14 10	58 2 6	..	3,977 2 6	4,035 5 0	..	18
207	2,148 0	1,226 14 5	240	2, £30	4,211 0 8½	4,109 2 7	101 18 1½	..	7,560 6 4½	7,662 4 6	12 10 6	I.
124	1,123 1	692 12 7	80	1, £10	3,708 9 5	2,976 13 5	731 16 0	..	13,355 4 7½	14,087 0 7½	..	II.
..	..	..	..	..	856 15 11	686 18 1	169 17 10	..	2,693 0 5	2,862 18 3	..	III.
416	4,018 5	2,346 1 10	380	7, £80	10,239 3 4½	9,177 8 11	1,061 14 5½	..	27,585 13 11	28,647 8 4½	12 10 6	Total
54	510 3	345 3 4	60	..	1,068 15 3	1,017 4 6	51 10 9	..	1,482 4 5	1,533 15 2	11 3 6	I.
741	5,926 0	4,389 10 2	1,180	31, £310	15,224 6 11	14,802 3 0½	422 3 10½	..	24,135 18 8	24,558 2 6½	428 9 5½	II.
775	6,436 3	4,734 13 6	1,240	31, £310	16,293 2 2	15,819 7 6½	473 14 7½	..	25,618 3 1	26,091 17 8½	439 12 11½	Total
160	1,322 2	1,023 0 4	320	2, £20	3,340 0 8	3,492 12 5½	..	152 11 9	5,134 4 9	4,981 13 0	..	20
70	1,062 2	693 10 0	110	3, £30	1,516 8 5	1,740 14 5	..	224 6 0	4,455 7 2	4,231 1 2	124 3 10	21
246	1,567 2	1,339 17 11	320	7, £60	5,645 10 4	5,217 4 5½	428 5 10½	..	10,269 17 9½	10,698 3 8	8 18 5	22

TABLE III.—Numerical Progress, Sickness, Mortality,

No	Society and District.	Members Admitted by—		Members Left by—			Increase.	Decrease.	Number of Members at beginning of Year.	Number of Members at end of Year.				
		Initiation.	Clearance.	Death.	Clearance.	Arrears, Resignation, or Expulsion.				Entitled to Benefits.	Not Entitled to Benefits.		Total.	
											Unfinancial.	New.		
St.P.S.														
23	Melbourne District	56	17	12	4	121	..	64	779	605	96	14	715	
24	Geelong and Western District	11	..	4	..	..	7	..	216	203	12	8	223
P.A.F.S.														
25		105	12	14	19	193	..	109	1,576	1,138	272	57	1,467	
A.N.A.														
26		1,705	236	43	255	1,668	..	25	8,502	5,557	1,398	1,522	8,477	
A.O.S.														
27		..	1	..	..	..	1	..	38	37	2	..	39
G.S.R.S.														
28		6	..	..	..	13	..	7	158	151	..	..	151
St.M.T.A.B.S.														
29		4	..	..	..	6	..	2	60	58	..	..	58
U.L.F.S.														
30		..	..	..	..	5	..	5	30	24	1	..	25
I.N.F.														
31		194	1	8	3	254	..	70	842	464	236	72	772	
M.T.B.S.														
32		43	..	5	..	121	..	83	844	761	..	..	761
Total of all the Societies		8,888	1,378	915	1,579	11,203	..	3,431	90,403	72,131	9,249	5,592	86,972	

NOTE.—The letter C denotes funeral claims on

TABLE IV.—RECEIPTS, EXPENDITURE, AND CAPITAL FOR 1892 OF ADDITIONAL

Society.	Receipts.				Expenditure.					
	Contributions.	Interest.	Other Receipts.	Total.	—	—	Bounties to Widows and Orphans.	Management.	Other Expenditure.	Total.
M.U.L.O.O.F.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
BENDIGO DISTRICT.										
Widows and Orphans' Fund ..	427 15 0	553 15 6	..	981 10 6	..	..	720 0 0	104 9 9	40 0 0	864 9 9
G.U.O.O.F.										
MELBOURNE DISTRICT.										
Widows and Orphans' Fund ..	2 8 0	23 15 6	..	26 3 6	..	..	..	..	..	..
A.O.F.										
BENDIGO DISTRICT.										
Widows and Orphans' Fund ..	35 6 5	44 0 11	..	79 7 4	..	..	15 0 0	15 12 0	..	30 12 0
Total W. and O. Funds ..	465 9 5	621 11 11	..	1,087 1 4	..	..	735 0 0	120 1 9	40 0 0	895 1 9
Congregational Ministers' Provident Society	143 10 4 ¹	737 7 6	50 0 0	930 17 10	Pension Fund, 181 3 10 ²	Beccase Fund, 100 0 0	Voluntary and R-tiring Fund, 16 19 0	16 15 3	..	314 18 1

¹ Contributed by beneficiary members, honorary members, and churches.—² Payments to three members on the Pension Fund.—³ Divided between the several (Suspense), £114 5s. 6d.; (Reserve), £297 10s. 7d.

and Total Worth of each Society in 1892—continued.

Sickness Experience.			Funeral Benefits Paid on Death of—		Total Receipts of Sick and Funeral and Medical and Management Funds.	Total Expenditure of Sick and Funeral and Medical and Management Funds.	Total Increase in both Funds.	Total Decrease in both Funds.	Total Worth of Sick and Funeral and Medical and Management Funds at beginning of Year.	Total Worth of Sick and Funeral and Medical and Management Funds at end of Year.	Total of Other Funds.	No.
Number of Members Sick.	Period of Sickness.	Amount of Sick Pay.	Members.	Registered Wives.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
113	1,285 3	833 8 4	180	8, £60	3,453 1 5	2,789 15 11½	663 5 5½	..	23,016 17 5½	23,680 2 11	491 0 1	23
28	401 0	233 15 0	80	1, £10	496 4 6	549 4 11	..	53 0 5	2,142 7 8½	2,089 7 3½	..	24
209	1,406 5	897 4 0	237 7s.	8, £80	5,817 15 6	4,839 8 5	978 7 1	..	11,565 8 3	12,543 15 4	11 4 1	25
846	4,398 5	3,850 16 7	600	17, £150	28,366 5 8	21,016 18 5	7,349 7 3	..	38,994 15 11	46,344 3 2	1,740 0 0	26
7	114 3	55 17 6	..	..	117 10 5	83 6 9	34 3 8	..	832 19 5	867 3 1	..	27
25	363 4	223 17 1	..	1, £10, 2C, £5	595 17 0	517 10 5	78 6 7	..	2,304 1 11	2,382 8 6	223 7 7	28
7	137 5	50 1 8	..	1, £10	138 2 10	135 7 6½	2 14 3½	..	188 13 3½	191 8 7	..	29
6	15 5	11 17 6	..	1, £	36 5 4	20 16 6	15 9 10	..	249 9 11	264 18 9	..	30
89	519 1	460 9 2	130	3, £20	2,597 9 10	2,303 9 11	293 19 11	..	1,154 1 3½	1,448 1 2½	..	31
200	722 4	664 13 0	100	3, £30	2,902 18 1	1,784 5 5	1,118 12 8	..	3,080 9 11	4,199 2 7	0 10 0	32
13,968	124,668 2	90,923 10 3	16,652 7s.	417, £4,147 108, 14C, £27	360,878 16 10½	312,275 1 1½	48,603 15 8½	..	930,324 6 8½	978,928 2 5	10,090 17 8½	Total

death of children.—See note at foot of Table I.

SOCIETIES AND FUNDS NOT INCLUDED IN THE PRECEDING TABLES.

Increase.	Decrease.	Capital at Beginning of Year.	Capital at End of Year.	Disposal of Capital,		
				Invested,		Cash not bearing Interest.
				On Mortgages.	In Banks at Interest.	
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
117 0 9	..	9,523 10 7	9,640 11 4	9,465 0 0	..	175 11 4
26 3 6	..	473 1 3	499 4 9	350 0 0	..	149 4 9
48 15 4	..	527 13 6	576 8 10	..	531 14 11	44 13 11
191 19 7	..	10,524 5 4	10,716 4 11	9,815 0 0	531 14 11	369 10 0
615 19 9	..	10,975 5 7	11,591 5 4 3	9,025 0 0	2,020 0 0	546 5 4

funds as follow:—Capital Fund, £6,410 11s. 4d.; Voluntary and Retiring Fund, £694 2s.; Pension Fund, £2,051 8s. 10d.; Decease Fund (Immediate), £2,023 7s. 1d.;

AGGREGATE FIGURES OF EACH SOCIETY IN 1890, 1891, AND 1892.

TABLE V.—BRANCHES AND MEMBERS.—Branches Opened and Closed, Members Admitted and Left, Increase, and Total Number in 1890, 1891, and 1892, in each Society.

Society.	Year.	Branches.				Members.													
		At beginning of Year.	Opened.	Closed.	At end of Year.	At beginning of Year.		Admitted by—		Left by—			Increase (Decrease, —).	At end of Year.		Average Number.			
						Members.	Effective Members.*	Initiation.	Clearance.	Death.	Clearance.	Arrears, Resignation, and Expulsion.		Members.	Effective Members.*	Members.	Effective Members.*	Proportion Effective.	
																			Per cent.
M.U.I.O.O.F. ...	1890	178	9	...	187	20,181	17,666	2,387	385	215	400	1,459	698	20,879	18,171	20,530	17,918	87·28	
	1891	187	5	1	191	20,879	18,171	2,459	367	249	395	1,408	774	21,653	19,024	21,266	18,598	87·45	
	1892	191	5	...	196	21,653	19,024	1,977	272	230	305	1,882	-168	21,485	18,579	21,569	18,802	87·17	
G.U.O.O.F. ...	1890	59	2	1	60	4,460	3,514	600	93	55	89	421	128	4,588	3,629	4,524	3,572	78·96	
	1891	60	2	1	61	4,588	3,629	402	46	54	50	490	-146	4,442	3,678	4,515	3,653	80·91	
	1892	61	...	...	61	4,442	3,678	427	30	59	55	531	-188	4,254	3,493	4,348	3,585	82·45
I.O.O.F. ...	1890	71	3	...	74	7,972	6,105	1,231	150	73	178	1,092	38	8,010	6,441	7,991	6,273	78·50	
	1891	74	1	1	74	8,010	6,441	1,009	138	70	174	1,049	-146	7,864	6,344	7,937	6,393	80·55	
	1892	74	2	1	75	7,864	6,344	787	81	53	127	1,103	-415	7,449	5,951	7,657	6,148	80·29	
U.A.O.D. ...	1890	87	11	1	97	9,089	7,278	1,797	255	85	261	1,068	638	9,727	7,684	9,408	7,481	79·52	
	1891	97	6	1	102	9,727	7,684	1,504	225	107	295	1,121	206	9,933	7,881	9,830	7,782	79·17	
	1892	102	3	6	99	9,933	7,881	837	274	87	334	1,686	-996	8,937	7,272	9,435	7,576	80·30	
A.O.F., Ballarat District ...	1890	9	...	...	9	389	362	13	2	8	...	27	-20	369	344	379	353	93·14
	1891	9	...	...	9	369	344	18	3	9	1	23	-12	357	339	363	342	94·21
	1892	9	...	...	9	357	339	11	4	7	...	31	-23	334	322	345	330	95·65
A.O.F., Bendigo District ...	1890	11	...	...	11	1,118	1,053	31	2	29	10	55	-61	1,057	1,016	1,088	1,034	95·04
	1891	11	...	...	11	1,057	1,016	42	2	33	2	46	-37	1,020	967	1,039	991	95·38
	1892	11	...	...	11	1,020	967	35	5	32	7	35	-34	986	957	1,003	962	95·91
A.O.F., Geelong and Western District	1890	6	...	...	6	382	356	32	9	5	1	25	10	392	370	387	363	93·80
	1891	6	...	...	6	392	370	20	7	2	1	24	...	392	383	392	377	96·17
	1892	6	...	...	6	392	383	16	2	6	...	31	-20	372	359	382	371	97·12
A.O.F., Grenville District ...	1890	3	...	...	3	103	96	3	...	2	...	5	-4	99	95	101	96	95·05
	1891	3	...	...	3	99	95	2	...	...	...	...	2	101	97	100	96	96·00
	1892	3	...	...	3	101	97	6	...	2	...	8	-4	97	91	99	94	94·95
A.O.F., Melbourne District ...	1890	79	...	...	79	10,083	9,123	900	136	162	109	558	207	10,290	9,345	10,186	9,234	90·65
	1891	79	2	...	81	10,290	9,345	626	90	165	102	645	-196	10,094	9,244	10,192	9,294	91·19	
	1892	81	...	...	81	10,094	9,244	426	79	131	103	820	-549	9,545	8,606	9,820	8,925	90·89
A.O.F., Ovens and Murray District...	1890	6	...	...	6	279	234	24	2	3	2	20	1	280	249	280	241	86·07
	1891	6	...	...	6	280	249	23	...	1	4	20	-2	278	251	279	250	89·61
	1892	6	...	...	6	278	251	25	3	...	2	8	18	296	258	287	254	88·50

A.O.F., Portland District ...	{	1890	6	...	...	6	470	446	33	I	8	2	20	4	474	454	472	4	95'34
		1891	6	I	...	7	474	454	51	I	11	...	5	36	510	472	492	463	94'11
		1892	7	...	...	7	510	472	22	2	9	5	25	-15	495	472	502	472	94'00
A.O.F., Warrnambool District	{	1890	2	...	I	I	110	106	14	2	...	2	I	13	123	114	116	110	94'83
		1891	I	...	...	I	123	114	3	...	2	4	6	-9	114	113	118	113	95'76
		1892	I	...	...	I	114	113	7	2	...	...	6	3	117	114	116	114	98'28
A.O.F., Court Unity	{	1890	I	...	...	I	181	167	3	2	5	...	6	-6	175	164	178	166	93'26
		1891	I	...	...	I	175	164	2	2	5	...	5	-6	169	162	172	163	94'77
		1892	I	...	...	I	169	162	...	...	2	I	3	-6	163	158	166	160	96'39
A.O.F., Court Freedom	{	1890	I	...	...	I	73	73	...	...	3	2	4	-9	64	64	69	68	98'55
		1891	I	...	...	I	64	64	...	I	5	...	...	-4	60	55	62	60	96'77
		1892	I	...	...	I	60	55	...	...	3	...	3	-6	54	54	57	55	95'49
A.O.F., Court Ararat	{	1890	I	...	...	I	47	45	I	...	...	...	I	...	47	43	47	44	93'62
		1891	I	...	...	I	47	43	...	...	I	...	2	-3	44	42	46	42	91'30
		1892	I	...	...	I	44	42	I	I	2	...	2	-2	42	38	43	40	93'02
A.O.F., Court Amherst	{	1890	I	...	...	I	28	26	I	...	I	...	I	-I	27	25	27	26	96'30
		1891	I	...	...	I	27	25	...	...	...	...	...	...	27	27	27	26	96'30
		1892	I	...	...	I	27	27	...	...	...	...	...	...	27	27	27	27	100'00
I.O.R. ...	{	1890	163	6	5	164	9,202	7,475	1,430	280	60	272	995	383	9,585	7,899	9,394	7,687	81'83
		1891	164	11	I	174	9,585	7,899	1,536	280	83	326	1,059	348	9,933	8,164	9,759	8,032	82'30
		1892	174	3	I	176	9,933	8,164	1,085	242	72	252	1,249	-246	9,687	8,311	9,810	8,237	83'97
O.S.T. ...	{	1890	59	4	2	61	2,877	1,956	523	30	22	48	471	12	2,889	2,167	2,883	2,061	71'49
		1891	61	6	3	64	2,889	2,167	603	43	19	63	436	128	3,017	2,201	2,953	2,184	73'96
		1892	64	...	...	64	3,017	2,201	438	31	26	37	452	-46	2,971	2,254	2,994	2,228	74'42
H.A.C.B.S.	{	1890	54	2	...	56	4,292	3,663	540	52	55	52	381	104	4,396	3,644	4,344	3,654	84'12
		1891	56	3	I	58	4,396	3,644	552	48	58	53	478	11	4,407	3,699	4,401	3,671	83'41
		1892	58	I	I	58	4,407	3,699	447	50	65	48	467	-83	4,324	3,647	4,365	3,673	84'15
O.St.A. ...	{	1890	20	...	I	19	978	864	84	8	24	9	85	-26	952	824	965	844	87'46
		1891	19	...	I	18	952	824	60	3	22	3	126	-88	864	780	908	802	88'33
		1892	18	...	...	18	864	780	27	2	18	I	83	-73	791	711	828	745	89'98
O.St.A., S.C.	{	1890	6	...	...	6	313	299	24	I	7	I	13	4	317	295	315	297	94'29
		1891	6	...	...	6	317	295	8	I	8	I	13	-13	304	290	311	293	94'21
		1892	6	...	...	6	304	290	11	I	6	I	18	-13	291	276	297	283	95'28
G.U.O.F.G.	{	1890	23	I	...	24	1,559	871	522	43	19	29	324	193	1,752	1,117	1,656	994	60'02
		1891	24	I	I	24	1,752	1,117	421	54	12	63	377	23	1,775	1,223	1,763	1,170	66'36
		1892	24	...	...	24	1,775	1,223	179	30	19	19	379	-208	1,567	1,183	1,671	1,203	71'99
St.P.S., Melbourne District	{	1890	7	2	I	8	681	528	160	I	14	I	59	87	768	623	724	575	79'42
		1891	8	I	I	8	768	623	118	3	9	5	96	11	779	643	774	633	81'78
		1892	8	...	...	8	779	643	56	17	12	4	121	-64	715	605	747	624	83'53
St.P.S., Geelong and Western District	{	1890	I	...	...	I	197	173	17	...	I	...	I	15	212	194	205	184	89'76
		1891	I	...	...	I	212	194	8	...	4	...	...	4	216	201	214	197	92'06
		1892	I	...	...	I	216	201	11	...	4	...	...	7	223	203	220	202	91'82

* Effective members are those entitled to sick or funeral benefits.

TABLE V.—BRANCHES AND MEMBERS.—Branches Opened and Closed, Members Admitted and Left, Increase, and Total Number in 1890, 1891, and 1892, in each Society—continued.

Society.				Year.	Branches.				Members.												
					At beginning of Year.	Opened.	Closed.	At end of Year.	At beginning of Year.		Admitted by—		Left by—			Increase (Decrease, —).	At end of Year.		Average Number.		
									Members.	Effective Members.*	Initiation.	Clearance.	Death.	Clearance.	Arrears, Resignation, and Expulsion.		Members.	Effective Members.*	Members.	Effective Members.*	Proportion Effective.
																			Per cent.		
P.A.F.S. ...	1890	25	1	...	26	1,530	1,217	223	33	16	21	188	31	1,561	1,237	1,545	1,227	79.42			
	1891	26	4	...	30	1,561	1,237	235	33	19	27	207	15	1,576	1,266	1,569	1,252	79.80			
	1892	30	...	...	30	1,576	1,266	105	12	14	19	193	109	1,467	1,138	1,521	1,202	79.03	
A.N.A. ...	1890	78	8	3	83	6,502	3,813	2,049	242	30	251	1,238	772	7,274	4,376	6,888	4,094	59.44			
	1891	83	13	2	94	7,274	4,376	2,512	258	44	315	1,183	1,228	8,502	4,991	7,888	4,683	59.37			
	1892	94	9	3	100	8,502	4,991	1,705	236	43	255	1,668	25	8,477	5,557	8,490	5,274	62.12			
A.O.S. ...	1890	1	...	...	1	41	41	1	1	3	...	...	1	40	39	41	40	97.56
	1891	1	...	...	1	40	39	2	...	2	...	2	2	38	36	39	38	97.44	
	1892	1	...	...	1	38	36	...	1	...	...	...	1	39	37	39	37	94.87
G.S.R.S. ...	1890	1	...	...	1	174	167	1	...	5	...	9	13	161	155	167	161	96.41	
	1891	1	...	...	1	161	155	6	...	...	...	9	3	158	154	159	155	97.48
	1892	1	...	...	1	158	154	6	...	...	...	13	7	151	151	154	152	98.70
St.M.T.A.B.S. ...	1890	1	...	...	1	59	49	5	...	1	...	5	1	58	57	59	53	89.83	
	1891	1	...	...	1	58	57	4	...	...	...	2	2	60	59	59	58	98.30
	1892	1	...	...	1	60	59	4	...	...	...	6	2	58	58	59	59	100.00
U.L.F.S. ...	1890	1	...	...	1	31	29	1	...	1	...	...	...	31	30	31	30	96.77
	1891	1	...	...	1	31	30	...	...	...	...	1	1	30	28	31	29	93.55
	1892	1	...	...	1	30	28	...	...	...	...	5	5	25	24	28	26	92.86
C.M.P.S.†	1892	...	1†	...	1	...	...	31†	...	...	...	...	31†	31	31	...	...	...
I.N.F. ...	1890	7	...	...	7	544	280	270	4	6	3	180	85	629	352	586	316	53.92	
	1891	7	3	...	10	629	352	357	3	6	6	135	213	842	532	735	441	60.00			
	1892	10	1	...	11	842	532	194	1	8	3	254	70	772	464	807	498	61.71			
M.T.B.S. ...	1890	1	...	...	1	820	820	254	...	7	...	159	88	908	908	864	864	100.00	
	1891	1	...	...	1	908	908	81	...	1	...	144	64	844	817	876	863	98.52	
	1892	1	...	...	1	844	817	43	...	5	...	121	83	761	761	802	789	98.38	
Total of all the Societies ...	1890	969	49	15	1,003	84,765	68,895	13,174	1,734	925	1,743	8,871	3,369	88,134	72,125	86,450	70,510	81.56			
	1891	1,003	59	14	1,048	88,134	72,125	12,664	1,608	1,001	1,890	9,112	2,269	90,403	74,163	89,269	73,144	81.94			
	1892	1,048	25	12	1,061	90,403	74,163	8,919	1,378	915	1,579	11,203	3,400	87,003	72,162	88,703	73,163	82.48			

* Effective members are those entitled to sick or funeral benefits.

† The figures relating to this society, which was established in 1869, were not included in the Table of Branches and Members last year

TABLE VI.—RECEIPTS, EXPENDITURE, AND FUNDS.—The Individual Items and Amounts per Effective Member, of the Sick and Funeral Fund and Medical and Management Fund for the Years 1890, 1891, and 1892, in each Society.

Society.	Fund.	Year.	Receipts.						Expenditure.						Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Other Receipts.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
M.U.L.O.O.F.	Sick and Funeral	1890	31,113	..	..	16,386	2,784	50,233	26,524	5,110	..	..	2,780	34,414	15,869	288,252	304,121
		..	1 14 9	..	..	0 18 3	0 3 1	2 16 1	1 9 7	0 5 9	..	..	0 3 1	1 18 5	0 17 8	16 6 4	16 14 9
		1891	32,925	40	..	16,608	3,245	52,818	29,652	5,580	..	..	3,001	38,233	14,585	304,121	318,706
		..	1 15 5	..	..	0 17 11	0 3 6	2 16 10	1 11 11	0 6 0	..	..	0 3 2	2 1 1	0 15 9	16 14 9	16 15 0
	Medical and Management	1892	32,527	..	..	17,117	3,606	53,250	27,335	5,840	..	..	3,559	36,734	16,516	318,706	335,222
		..	1 14 7	..	..	0 18 3	0 3 10	2 16 8	1 9 1	0 6 3	..	..	0 3 9	1 19 1	0 17 7	16 15 0	18 0 10
G.U.O.O.F.	Sick and Funeral	1890	28,212	2,190	1,447	307	3,358	35,514	..	..	22,179	10,853	2,642	35,674	160*	9,657	9,497
		..	1 11 6	0 2 6	0 1 7	0 0 4	0 3 9	1 19 8	..	..	1 4 9	0 12 2	0 2 11	1 19 10	0 0 2*	0 11 0	0 10 6
		1891	29,620	2,028	1,441	285	6,644	40,018	..	..	22,636	11,116	5,217	38,969	1,049	9,497	10,546
		..	1 11 10	0 2 2	0 1 7	0 0 4	0 7 1	2 3 0	..	..	1 4 4	0 12 0	0 5 7	2 1 11	0 1 1	0 10 6	0 11 1
	Medical and Management	1892	29,576	2,060	1,130	320	4,010	37,096	..	..	23,144	11,491	2,718	37,353	257*	10,546	10,239
		..	1 11 6	0 2 2	0 1 3	0 0 4	0 4 3	1 19 6	..	..	1 4 7	0 12 3	0 2 11	1 19 9	0 1 1	0 11 1	0 11 1
I.O.O.F.	Sick and Funeral	1890	6,309	18	231	2,310	79	8,997	5,420	1,223	..	..	161	6,804	2,193	40,491	42,684
		..	1 15 4	0 0 1	0 1 7	0 13 0	0 0 5	2 10 5	1 10 4	0 6 10	..	..	0 0 11	1 18 1	0 12 4	11 10 4	11 16 3
		1891	6,316	77	208	2,605	51	9,257	5,537	1,158	..	..	35	6,730	2,527	42,684	45,211
		..	1 14 7	0 0 5	0 1 2	0 14 3	0 0 3	2 10 8	1 10 4	0 6 4	..	..	0 0 2	1 16 10	0 13 10	11 16 3	12 5 10
	Medical and Management	1892	5,933	77	140	2,550	91	8,791	5,365	1,202	..	..	748	7,315	1,476	45,211	46,687
		..	1 13 1	0 0 5	0 0 10	0 14 3	0 0 6	2 9 1	1 9 11	0 6 9	..	..	0 4 2	2 0 10	0 8 3	12 5 10	13 7 4
I.O.O.F.	Sick and Funeral	1890	4,550	1,789	166	45	1,670	8,220	..	..	4,719	2,751	821	8,291	71*	1,799	1,723
		..	1 5 6	0 10 0	0 0 11	0 0 3	0 9 4	2 6 0	..	..	1 6 5	0 15 5	0 4 7	2 6 5	0 0 5*	0 16 3	0 9 6
		1891	4,305	1,727	109	16	1,867	8,024	..	..	4,553	2,444	1,117	8,114	90*	1,723	1,638
		..	1 3 7	0 9 5	0 0 7	0 0 1	0 10 3	2 3 11	..	..	1 4 11	0 13 5	0 6 1	2 4 5	0 0 6*	0 9 6	0 8 11
	Medical and Management	1892	5,179	938	70	9	1,226	7,422	..	..	4,530	2,698	624	7,852	430*	1,638	1,203
		..	1 8 11	0 5 3	0 0 4	0 0 1	0 6 10	2 1 5	..	..	1 5 3	0 15 1	0 3 6	2 3 10	0 2 5*	0 8 11	0 6 11
I.O.O.F.	Sick and Funeral	1890	11,215	..	150	3,497	284	15,146	6,791	1,676	..	..	63	8,530	6,616	60,345	66,961
		..	1 15 9	..	0 0 6	0 11 1	0 0 11	2 8 3	1 1 8	0 5 4	..	..	0 0 2	1 7 2	1 1 1	9 17 8	10 7 11
		1891	11,143	..	142	3,679	184	15,148	7,725	1,800	..	..	52	9,577	5,571	66,961	72,532
		..	1 14 11	..	0 0 5	0 11 6	0 0 7	2 7 5	1 4 2	0 5 8	..	..	0 0 2	1 10 0	0 17 5	10 7 11	11 8 8
	Medical and Management	1892	10,386	..	97	3,750	388	14,621	7,158	1,340	..	..	179	8,677	5,944	72,532	78,476
		..	1 13 10	..	0 0 4	0 12 2	0 1 3	2 7 7	1 3 3	0 4 5	..	..	0 0 7	1 8 3	0 19 4	11 8 8	13 3 9
I.O.O.F.	Medical and Management	1890	11,229	105	558	115	1,337	13,344	..	..	8,345	3,951	1,010	13,306	33	2,377	2,415
		..	1 15 9	0 0 4	0 1 9	0 0 5	0 4 3	2 2 6	..	..	1 6 7	0 12 7	0 3 3	2 2 5	0 0 1	0 7 10	0 7 6
		1891	11,108	213	495	48	2,130	13,994	..	..	8,191	4,158	1,981	14,330	336*	2,415	2,079
		..	1 14 9	0 0 8	0 1 7	0 0 2	0 6 8	2 3 10	..	..	1 5 8	0 13 0	0 6 2	2 4 10	0 1 0*	0 7 6	0 6 7
I.O.O.F.	Medical and Management	1892	10,524	260	383	80	1,215	12,462	..	..	7,993	4,104	846	12,943	481*	2,079	1,598
		..	1 14 3	0 0 10	0 1 3	0 0 4	0 3 11	2 0 7	..	..	1 6 0	0 13 4	0 2 9	2 2 1	0 1 6*	0 6 7	0 5 5

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts. The minus sign (−) signifies a debit balance.

TABLE VI.—RECEIPTS, EXPENDITURE, AND FUNDS.—The Individual Items and Amounts per Effective Member, of the Sick and Funeral Fund and Medical and Management Fund for the Years 1890, 1891, and 1892, in each Society—*continued.*

Society.	Fund.	Year.	Receipts.						Expenditure.						Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Other Receipts.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
U.A.O.D. 	Sick and Funeral ..	1890	11,498	..	937	3,649	1,584	17,668	7,289	2,035	..	..	1,152	10,476	7,192	59,300	66,492
		..	1 10 9	..	0 2 6	0 9 9	0 4 3	2 7 3	0 19 6	0 5 5	..	..	0 3 1	1 8 0	0 19 3	8 3 0	8 13 1
		1891	11,787	6	820	3,922	1,505	18,040	8,197	2,500	..	..	813	11,510	6,530	66,492	73,022
		..	1 10 4	..	0 2 1	0 10 1	0 3 11	2 6 5	1 1 1	0 6 5	..	..	0 2 1	1 9 7	0 16 10	8 13 1	9 5 4
		1892	11,097	31	466	3,171	1,466	16,231	7,795	1,840	..	..	1,871	11,506	4,725	73,022	77,747
		..	1 9 4	0 0 1	0 1 3	0 8 4	0 3 10	2 2 10	1 0 7	0 4 10	..	..	0 4 11	1 10 4	0 12 6	9 5 4	10 13 10
	Medical and Management	1890	13,002	117	730	274	3,574	17,697	..	..	9,525	6,184	1,886	17,595	102	4,273	4,375
		..	1 14 9	0 0 4	0 2 0	0 0 9	0 9 7	2 7 5	..	..	1 5 6	0 16 7	0 5 1	2 7 2	0 0 3	0 11 9	0 11 5
		1891	13,369	120	615	100	4,459	18,663	..	..	9,840	6,731	3,426	19,997	1,334*	4,375	3,041
		..	1 14 4	0 0 4	0 1 7	0 0 3	0 11 6	2 8 0	..	..	1 5 3	0 17 4	0 8 10	2 11 5	0 3 5*	0 11 5	0 7 8
		1892	12,578	98	355	639	3,556	17,226	..	..	9,470	6,682	1,714	17,866	640*	3,041	2,401
		..	1 13 3	0 0 3	0 0 11	0 1 8	0 9 5	2 5 6	..	..	1 5 0	0 17 8	0 4 6	2 7 2	0 1 8*	0 7 8	0 6 7
A.O.F. Ballarat District 	Sick and Funeral ..	1890	611	..	12	116	25	764	614	180	..	..	123	917	153*	3,644	3,491
		..	1 14 8	..	0 0 8	0 6 7	0 1 5	2 3 4	1 14 10	0 10 2	..	..	0 7 0	2 12 0	0 8 8*	10 1 2	10 3 0
		1891	580	..	13	129	..	722	541	180	..	..	6	727	5*	3,491	3,486
		..	1 13 11	..	0 0 9	0 7 7	..	2 2 3	1 11 8	0 10 6	..	..	0 0 4	2 2 6	0 0 3*	10 3 0	10 5 8
		1892	513	7	7	76	..	603	406	170	..	..	..	576	27	3,486	3,513
		..	1 11 1	0 0 5	0 0 5	0 4 8	..	1 16 7	1 4 7	0 10 4	..	..	..	1 14 11	0 1 8	10 5 8	10 18 3
	Medical and Management	1890	540	90	..	..	178	808	..	..	441	291	53	785	23	-620	-597
		..	1 10 7	0 5 1	..	..	0 10 1	2 5 9	..	..	1 5 0	0 16 6	0 3 0	2 4 6	0 1 3	-1 14 4	-1 14 9
		1891	544	80	..	..	124	748	..	..	414	256	104	774	26*	-597	-623
		..	1 11 10	0 4 8	..	..	0 7 3	2 3 9	..	..	1 4 2	0 15 0	0 6 1	2 5 3	0 1 6*	-1 14 9	-1 16 9
		1892	541	45	..	..	48	634	..	..	387	239	31	657	23*	-623	-646
		..	1 12 9	0 2 9	..	..	0 2 11	1 18 5	..	..	1 3 6	0 14 6	0 1 10	1 19 10	0 1 5*	-1 16 9	-2 0 2
A.O.F., Bendigo District 	Sick and Funeral ..	1890	2,002	45	69	486	36	2,638	1,933	630	..	..	25	2,588	50	9,070	9,120
		..	1 18 9	0 0 11	0 1 4	0 9 5	0 0 8	2 11 1	1 17 5	0 12 2	..	..	0 0 6	2 10 1	0 1 0	8 12 3	8 19 6
		1891	1,923	..	74	514	49	2,560	1,810	740	..	..	22	2,572	12*	9,120	9,108
		..	1 18 10	..	0 1 5	0 10 5	0 1 0	2 11 8	1 16 6	0 14 11	..	..	0 0 6	2 11 11	0 0 3*	8 19 6	9 8 4
		1892	1,833	70	61	425	86	2,475	1,825	780	..	..	25	2,630	155*	9,108	8,953
		..	1 18 1	0 1 6	0 1 3	0 8 10	0 1 9	2 11 5	1 17 11	0 16 3	..	..	0 0 6	2 14 8	0 3 3*	9 8 4	9 7 1
	Medical and Management	1890	1,328	309	..	12	275	1,924	..	..	1,083	726	119	1,928	4*	142	138
		..	1 5 8	0 6 0	..	0 0 3	0 5 4	1 17 3	..	..	1 1 0	0 14 0	0 2 4	1 17 4	0 0 1*	0 2 9	0 2 9
		1891	1,277	323	..	8	376	1,984	..	..	1,114	691	269	2,074	90*	138	48
		..	1 5 9	0 6 6	..	0 0 2	0 7 7	2 0 0	..	..	1 2 6	0 13 11	0 5 5	2 1 10	0 1 10*	0 2 9	0 1 0
		1892	1,336	306	..	10	142	1,794	..	..	1,025	686	134	1,845	51*	48	-3
		..	1 7 9	0 6 5	..	0 0 3	0 2 11	1 17 4	..	..	1 1 4	0 14 3	0 2 10	1 18 5	0 1 1*	0 1 0	-0 0 1

A.O.F., Geelong and Western District ..	Sick and Funeral ..	1890	490	..	8	213	..	711	350	80	..	..	..	430	281	4,220	4,501
		..	I 7 0	..	0 0 5	0 11 9	..	I 19 2	0 19 3	0 4 5	..	..	..	I 3 8	0 15 6	11 17 1	12 3 4
		1891	473	..	2	218	36	729	536	60	..	..	..	596	133	4,501	4,634
		..	I 5 1	..	0 0 1	0 11 7	0 1 11	I 18 8	I 8 5	0 3 2	..	..	..	I 11 7	0 7 1	12 3 4	12 2 0
		1892	443	..	1	223	20	692	440	160	..	..	2	602	90	4,634	4,724
		..	I 3 11	..	0 0 1	0 12 3	0 1 1	I 17 4	I 3 9	0 8 8	..	..	0 0 1	I 12 6	0 4 10	12 2 0	13 3 2
A.O.F., Grenville District ..	Medical and Management	1890	561	44	22	..	36	663	..	..	429	182	29	640	23	163	186
		..	I 10 11	0 2 5	0 1 3	..	0 2 0	I 16 7	..	..	I 3 8	0 10 0	0 1 8	I 15 4	0 1 3	0 9 1	0 10 1
		1891	568	41	7	..	59	675	..	..	419	172	84	675	..	186	186
		..	I 10 2	0 2 2	0 0 4	..	0 3 2	I 15 10	..	..	I 2 3	0 9 2	0 4 5	I 15 10	..	0 10 1	0 9 9
		1892	538	41	5	..	21	605	..	..	418	172	36	626	21*	186	165
		..	I 9 0	0 2 3	0 0 3	..	0 1 1	I 12 7	..	..	I 2 7	0 9 3	0 1 11	I 13 9	0 1 2*	0 9 9	0 9 3
A.O.F., Melbourne District ..	Sick and Funeral ..	1890	116	..	3	85	4	208	154	40	..	..	5	190	9	1,400	1,409
		..	I 4 2	..	0 0 8	0 17 8	0 0 10	2 3 4	I 12 1	0 8 5	..	..	0 1 0	2 1 6	0 1 10	14 11 8	14 16 8
		1891	119	..	3	99	..	221	132	..	..	..	2	134	87	1,409	1,496
		..	I 4 10	..	0 0 7	I 0 7	..	2 6 0	I 7 6	..	..	..	0 0 5	I 7 11	0 18 1	14 16 8	15 8 5
		1892	119	..	5	58	..	182	110	40	..	..	97	247	65*	1,496	1,431
		..	I 5 4	..	0 1 1	0 12 4	..	I 18 9	I 3 5	0 8 6	..	..	I 0 8	2 12 7	0 13 10*	15 8 5	15 14 6
A.O.F., Owens and Murray District ..	Medical and Management	1890	171	5	..	..	..	176	..	..	83	82	7	172	4	11	15
		..	I 15 7	0 1 1	..	..	..	I 16 8	..	..	0 17 3	0 17 1	0 1 6	I 15 10	0 0 10	0 2 6	0 3 2
		1891	158	11	..	..	3	172	..	..	96	73	1	170	2	15	17
		..	I 12 11	0 2 3	..	..	0 0 8	I 15 10	..	..	I 0 0	0 15 2	0 0 3	I 15 5	0 0 5	0 3 2	0 3 6
		1892	156	6	2	..	4	163	..	..	88	83	1	172	4*	17	13
		..	I 13 2	0 1 3	0 0 5	..	0 0 11	I 15 9	..	..	0 18 9	0 17 7	0 0 3	I 16 7	0 0 10*	0 3 6	0 2 10
A.O.F., Melbourne District ..	Sick and Funeral ..	1890	12,655	101	107	4,623	421	17,907	11,331	3,755	..	..	104	15,190	2,717	81,201	83,918
		..	I 7 5	0 0 3	0 0 3	0 10 0	0 0 11	I 18 10	I 4 6	0 8 2	..	..	0 0 3	I 12 11	0 5 11	8 18 0	8 19 7
		1891	12,645	30	98	4,615	286	17,674	11,599	3,870	..	..	40	15,509	2,165	83,918	86,083
		..	I 7 3	0 0 1	0 0 2	0 9 11	0 0 7	I 18 0	I 5 0	0 8 4	..	..	0 0 1	I 13 5	0 4 7	8 19 7	9 6 3
		1892	11,908	20	63	4,743	502	17,236	10,804	3,125	..	..	161	14,090	3,146	86,083	89,229
		..	I 6 8	0 0 1	0 0 2	0 10 7	0 1 2	I 18 8	I 4 3	0 7 0	..	..	0 0 4	I 11 7	0 7 1	9 6 3	10 7 4
A.O.F., Melbourne District ..	Medical and Management	1890	14,496	345	633	55	1,590	17,119	..	..	10,990	4,746	1,323	17,064	55	3,200	3,255
		..	I 11 5	0 0 9	0 1 4	0 0 1	0 3 6	I 17 1	..	..	I 3 10	0 10 3	0 2 11	I 17 0	0 0 1	0 7 0	0 7 0
		1891	14,380	430	498	52	3,703	19,069	..	..	10,765	4,639	3,569	18,973	96	3,255	3,351
		..	I 10 11	0 0 11	0 1 1	0 0 1	0 8 0	2 1 0	..	..	I 3 2	0 10 0	0 7 8	2 0 10	0 0 2	0 7 0	0 7 3
		1892	13,642	458	313	31	1,643	16,087	..	..	10,559	4,613	1,271	16,443	356*	3,351	2,995
		..	I 10 7	0 1 0	0 0 8	0 0 1	0 3 8	I 16 0	..	..	I 3 8	0 10 4	0 2 10	I 16 10	0 0 10*	0 7 3	0 7 0
A.O.F., Owens and Murray District ..	Sick and Funeral ..	1890	336	..	21	217	70	644	313	70	..	..	92	475	169	4,879	5,048
		..	I 7 11	..	0 1 9	0 18 0	0 5 10	2 13 6	I 6 0	0 5 10	..	..	0 7 8	I 19 6	0 14 0	20 17 0	20 5 6
		1891	353	..	16	218	46	633	367	40	..	..	79	486	147	5,048	5,195
		..	I 8 3	..	0 1 4	0 17 5	0 3 8	2 10 8	I 9 5	0 3 2	..	..	0 6 4	I 18 11	0 11 9	20 5 6	20 14 0
		1892	343	..	17	222	35	617	249	20	..	..	22	291	326	5,195	5,521
		..	I 7 0	..	0 1 4	0 17 6	0 2 9	2 8 7	0 19 7	0 1 7	..	..	0 1 9	I 2 11	I 5 8	20 14 0	21 8 0
A.O.F., Owens and Murray District ..	Medical and Management	1890	425	79	21	5	126	656	..	..	358	250	25	633	23	140	163
		..	I 15 3	0 6 6	0 1 9	0 0 5	0 10 6	2 14 5	..	..	I 9 8	I 0 9	0 2 1	2 12 6	0 1 11	0 12 0	0 13 1
		1891	450	78	15	1	126	670	..	..	362	210	16	588	82	163	245
A.O.F., Owens and Murray District ..		..	I 16 0	0 6 3	0 1 3	0 0 1	0 10 1	2 13 8	..	..	I 9 0	0 16 10	0 1 3	2 7 1	0 6 7	0 13 1	0 19 6
		1892	448	62	17	2	76	605	..	..	368	189	33	590	15	245	260
		..	I 15 3	0 4 11	0 1 4	0 0 2	0 6 0	2 7 8	..	..	I 9 0	0 14 11	0 2 7	2 6 6	0 1 2	0 19 6	I 0 2

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts.

The minus sign (—) signifies a debit balance.

TABLE VI.—RECEIPTS, EXPENDITURE, AND FUNDS.—The Individual Items and Amounts per Effective Member, of the Sick and Funeral Fund and Medical and Management Fund for the Years 1890, 1891, and 1892, in each Society—*continued*.

Society.	Fund.	Year.	Receipts.						Expenditure.						Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Other Receipts.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
A.O.F., Portland District	Sick and Funeral ..	1890	581	..	31	354	..	966	764	210	..	..	1	975	9*	8,884	8,875
		..	1 5 10	..	0 1 5	0 15 9	..	2 3 0	1 14 0	0 9 4	..	..	..	2 3 4	0 0 4*	19 18 5	19 11 0
		1891	633	..	54	292	..	970	825	290	..	..	1	1,116	137*	8,875	8,733
		..	1 7 4	..	0 2 4	0 12 7	..	2 2 3	1 15 7	0 12 6	..	..	0 0 1	2 8 2	0 5 11*	19 11 0	18 10 3
		1892	633	..	18	363	4	1,018	872	230	..	..	1	1,103	85*	8,738	8,653
		..	1 6 10	..	0 0 9	0 15 5	0 0 2	2 3 2	1 16 11	0 9 9	..	..	0 0 1	2 6 9	0 3 7*	18 10 3	18 6 8
	Medical and Management ..	1890	629	65	..	..	94	788	..	..	533	230	19	782	6	167	173
		..	1 7 11	0 2 11	..	..	0 4 2	1 15 0	..	..	1 3 8	0 10 3	0 0 10	1 14 9	0 0 3	0 7 7	0 7 8
		1891	672	66	..	1	103	842	..	..	522	243	54	819	23	173	193
		..	1 9 0	0 2 10	..	0 0 1	0 4 5	1 16 4	..	..	1 2 7	0 10 5	0 2 4	1 15 4	0 1 0	0 7 8	0 8 4
		1892	699	43	..	1	73	816	..	..	535	260	35	830	14*	196	182
		..	1 9 7	0 1 9	..	0 0 1	0 3 2	1 14 7	..	..	1 2 8	0 11 0	0 1 6	1 15 2	0 0 7*	0 8 4	0 7 8
A.O.F., Warrnambool District	Sick and Funeral ..	1890	147	..	10	157	202	516	179	10	..	..	307	496	20	2,543	2,563
		..	1 6 9	..	0 1 10	1 8 7	1 16 8	4 13 10	1 12 6	0 1 10	..	..	2 15 10	4 10 2	0 3 8	24 0 0	22 9 8
		1891	151	..	2	185	9	347	192	60	..	..	1	253	94	2,563	2,657
		..	1 6 9	..	0 0 4	1 12 9	0 1 7	3 1 5	1 14 0	0 10 7	..	..	0 0 2	2 4 9	0 16 8	22 9 8	23 10 3
		1892	136	..	5	169	..	310	165	10	..	..	..	175	135	2,657	2,792
		..	1 3 10	..	0 0 10	1 9 8	..	2 14 4	1 8 11	0 1 9	..	..	..	1 10 8	1 3 8	23 10 3	24 9 10
	Medical and Management ..	1890	170	..	9	..	272	451	..	..	115	60	137	312	139	44	183
		..	1 10 11	..	0 1 8	..	2 9 5	4 2 0	..	..	1 0 11	0 10 11	1 4 11	2 16 9	1 5 3	0 8 2	1 12 1
		1891	185	..	2	3	12	202	..	..	126	64	43	233	31*	183	152
		..	1 12 9	..	0 0 4	0 0 6	0 2 2	1 15 9	..	..	1 2 4	0 11 4	0 7 7	2 1 3	0 5 6*	1 12 1	1 6 11
		1892	170	..	6	7	13	196	..	..	119	58	16	193	3	152	155
		..	1 9 10	..	0 1 1	0 1 3	0 2 3	1 14 5	..	..	1 0 11	0 10 2	0 2 9	1 13 10	0 0 7	1 6 11	1 7 3
A.O.F., Court Unity	Sick and Funeral ..	1890	332	..	..	364	..	696	385	100	..	..	..	485	211	5,602	5,813
		..	2 0 0	..	..	2 3 10	..	4 3 10	2 6 5	0 12 0	..	..	..	2 18 5	1 5 5	33 10 11	35 8 11
		1891	337	..	..	391	..	728	701	120	..	..	..	821	93*	5,813	5,720
		..	2 1 4	..	..	2 8 0	..	4 9 4	4 6 0	0 14 9	..	..	..	5 0 9	0 11 5*	35 8 11	35 6 2
		1892	308	..	..	385	1	694	536	90	..	..	..	626	68	5,720	5,788
		..	1 18 6	..	..	2 8 2	0 0 1	4 6 9	3 7 0	0 11 3	..	..	..	3 18 3	0 8 6	35 6 2	36 12 8
	Medical and Management ..	1890	267	..	1	..	50	318	..	..	198	93	5	296	22	37	59
		..	1 12 2	..	0 0 1	..	0 6 0	1 18 3	..	..	1 3 10	0 11 2	0 0 7	1 15 7	0 2 8	0 4 5	0 7 3
		1891	282	..	1	..	62	245	..	..	197	93	49	339	6	59	65
		..	1 14 7	..	0 0 2	..	0 7 7	2 2 4	..	..	1 4 2	0 11 5	0 6 0	2 1 7	0 0 9	0 7 3	0 8 0
		1892	276	..	..	..	26	30	..	..	203	97	1	301	1	65	66
		..	1 14 6	..	..	..	0 3 3	1 17 9	..	..	1 5 5	0 12 2	0 0 1	1 17 8	0 0 1	0 8 0	0 8 4

A.O.F., Court Freedom	..	..	..	..	..	1890	184	..	..	63	..	247	327	50	..	..	..	377	130*	1,038	908
						..	2 14 1	..	..	0 18 6	..	3 12 7	4 16 2	0 14 8	..	..	..	5 10 10	1 18 3*	14 4 5	14 3 9
						1891	159	..	..	53	..	212	167	75	..	..	..	242	30*	908	878
						..	2 13 0	..	..	0 17 8	..	10 8	2 15 8	1 5 0	..	..	..	4 0 8	0 10 0*	14 3 9	15 19 3
						1892	156	..	..	40	..	196	266	53	..	..	..	319	123*	878	755
						..	2 16 9	..	..	0 14 6	..	3 11 3	4 16 9	0 19 3	..	..	..	5 16 0	2 4 9*	15 19 3	13 19 8
A.O.F., Court Ararat	..	..	..	..	..	1890	116	..	..	..	3	119	..	..	78	37	3	118	1	13	14
						..	1 14 1	..	..	..	0 0 11	1 15 0	..	..	1 2 11	0 10 10	0 0 11	1 14 8	0 0 4	0 3 7	0 4 5
						1891	103	..	..	..	4	107	..	..	69	35	12	116	9*	14	5
						..	1 14 4	..	..	..	0 1 4	1 15 8	..	..	1 3 0	0 11 8	0 4 0	1 18 8	0 3 0*	0 4 5	0 1 10
						1892	75	..	..	..	22	97	..	..	62	32	2	96	1	5	6
						..	1 7 3	..	..	..	0 8 0	1 15 3	..	..	1 2 6	0 11 8	0 0 9	1 14 11	0 0 4	0 1 10	0 2 3
A.O.F., Court Amherst	..	..	..	..	..	1890	74	..	1	77	..	152	74	20	..	..	..	94	58	1,139	1,197
						..	1 13 8	..	0 0 5	1 15 0	..	3 9 1	1 13 8	0 9 1	..	..	..	2 2 9	1 6 4	25 6 3	27 16 9
						1891	73	..	..	73	..	146	55	20	..	..	..	75	71	1,197	1,268
						..	1 14 9	..	..	1 14 9	..	3 9 6	1 6 2	0 9 6	..	..	..	1 15 8	1 13 10	27 16 9	30 3 10
						1892	69	..	1	75	..	145	90	40	..	..	..	130	15	1,268	1,283
						..	1 14 6	..	0 0 6	1 17 6	..	3 12 6	2 5 0	1 0 0	..	..	..	3 5 0	0 7 6	30 3 10	33 15 3
I.O.R.	..	..	..	..	..	1890	82	..	1	..	2	85	..	..	60	29	1	81	4	7	11
						..	1 17 3	..	0 0 6	..	0 0 11	1 18 8	..	..	1 7 3	0 9 1	0 0 6	1 16 10	0 1 10	0 3 3	0 5 2
						1891	80	..	..	..	9	89	..	..	60	22	7	89	..	11	11
						..	1 18 1	..	..	..	0 4 3	2 2 4	..	..	1 8 7	0 10 5	0 3 4	2 2 4	..	0 5 2	0 5 3
						1892	77	..	1	..	9	87	..	..	59	21	7	87	..	11	11
						..	1 18 6	..	0 0 6	..	0 4 6	2 3 6	..	..	1 9 6	0 10 6	0 3 6	2 3 6	..	0 5 3	0 5 9
I.O.R.	..	..	..	..	..	1890	33	..	1	8	..	42	8	30	..	..	..	38	4	522	526
						..	1 5 5	..	0 0 9	0 6 2	..	1 12 4	0 6 2	1 3 1	..	..	..	1 9 3	0 3 1	20 1 7	21 0 10
						1891	34	..	..	7	..	41	60	..	..	..	..	60	19*	526	507
						..	1 6 1	..	..	0 5 5	..	1 11 6	2 6 2	..	..	..	..	2 6 2	0 14 8*	21 0 10	18 15 7
						1892	..	..	..	..	..	..	..	..	..	..	..	..	..	507	507
						..	..	..	..	..	..	..	..	..	..	..	..	..	..	18 15 7	18 15 7
I.O.R.	..	..	..	..	..	1890	51	..	..	..	..	51	..	..	35	17	..	52	1*	4	3
						..	1 19 3	..	..	..	..	1 19 3	..	..	1 6 11	0 13 1	..	2 0 0	0 0 9*	0 3 1	0 2 5
						1891	50	..	..	..	2	52	..	..	31	15	2	48	4	3	5
						..	1 18 6	..	..	..	0 1 6	2 0 0	..	..	1 3 11	0 11 6	0 1 6	1 16 11	0 3 1	0 2 5	0 5
						1892	..	..	..	..	..	..	..	..	..	..	..	..	..	7	7
						..	..	..	..	..	..	..	..	..	..	..	..	..	..	0 5 2	0 5 2
I.O.R.	..	..	..	..	..	1890	12,255	153	4	5,661	1,122	19,195	9,945	1,205	..	..	5,623	16,773	2,422	101,810	104,232
						..	1 11 11	0 0 5	..	0 14 9	0 2 11	2 10 0	1 5 11	0 3 2	..	..	0 14 7	2 3 8	0 6 4	13 12 5	13 3 11
						1891	13,122	84	4	5,896	652	19,758	11,359	1,680	..	..	524	13,563	6,195	104,232	110,427
						..	1 12 8	0 0 2	..	0 14 8	0 1 8	2 9 2	1 8 3	0 4 2	..	..	0 1 4	1 13 9	0 15 5	13 3 11	13 10 6
						1892	12,765	257	..	5,847	650	19,519	10,089	1,315	..	..	760	12,164	7,355	110,427	117,782
						..	1 11 0	0 0 8	..	0 14 2	0 1 7	2 7 5	1 4 6	0 3 3	..	..	0 1 10	1 9 7	0 17 10	13 10 6	14 3 5
I.O.R.	..	..	..	..	..	1890	12,031	344	166	114	1,559	15,114	..	..	8,860	4,438	1,473	14,771	343	2,354	2,697
						..	1 13 8	0 0 11	0 0 5	0 0 3	0 4 1	1 19 4	..	..	1 3 1	0 11 6	0 3 10	1 18 5	0 0 11	0 6 4	0 6 10
						1891	13,708	320	189	115	2,902	17,234	..	..	9,470	5,323	2,038	16,831	403	2,697	3,100
						..	1 14 2	0 0 9	0 0 5	0 0 4	0 7 3	2 2 11	..	..	1 3 7	0 13 3	0 5 1	2 1 11	0 1 0	0 6 10	0 7 7
						1892	13,536	278	122	113	1,692	15,741	..	..	9,671	5,709	963	16,343	602*	3,100	2,498
						..	1 12 11	0 0 8	0 0 4	0 0 3	0 4 1	1 18 3	..	..	1 3 6	0 13 10	0 2 4	1 19 8	0 1 5*	0 7 7	0 6 0

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts.

The minus sign (—) signifies a debit balance.

TABLE VI.—RECEIPTS, EXPENDITURE, AND FUNDS.—The Individual Items and Amounts per Effective Member, of the Sick and Funeral Fund and Medical and Management Fund for the Years 1890, 1891, and 1892, in each Society—*continued.*

Society.	Fund.	Year.	Receipts.						Expenditure.						Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Other Receipts.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
O.S.T. 	Sick and Funeral	1890	2,847	..	7	1,237	584	4,675	2,066	330	..	..	563	2,959	1,716	23,753	25,469
		..	1 7 7	..	0 0 1	0 12 0	0 5 8	2 5 4	1 0 0	0 3 3	..	..	0 5 5	1 8 8	0 16 8	12 2 11	11 15 1
		1891	2,906	..	6	1,183	687	4,782	2,155	290	..	..	726	3,171	1,611	25,469	27,080
		..	1 6 7	..	..	0 10 10	0 6 4	2 3 9	0 19 9	0 2 8	..	..	0 6 7	1 9 0	0 14 9	11 15 1	12 6 1
		1892	2,824	..	4	1,353	85	4,266	2,346	460	..	..	91	2,897	1,369	27,080	28,449
		..	1 5 5	..	..	0 12 2	0 0 9	1 18 4	1 1 1	0 4 1	..	..	0 0 10	1 6 0	0 12 4	12 6 1	12 12 5
H.A.C.B.S. 	Medical and Management	1890	3,138	301	64	..	611	4,122	..	..	2,316	1,444	426	4,186	64*	860	796
		..	1 10 6	0 2 11	0 0 7	0 0 1	0 5 11	2 0 0	..	..	1 2 6	0 14 0	0 4 2	2 0 8	0 0 8*	0 8 10	0 7 4
		1891	2,851	612	77	19	65	4,324	..	..	2,273	1,718	623	4,614	290*	796	506
		..	1 6 1	0 5 7	0 0 9	0 0 2	0 7 0	1 19 7	..	..	1 0 10	0 15 9	0 5 8	2 2 3	0 2 8*	0 7 4	0 4 7
		1892	3,168	334	55	10	440	4,007	..	..	2,494	1,632	189	4,315	308*	506	198
		..	1 8 6	0 3 0	0 0 6	0 0 1	0 3 11	1 16 0	..	..	1 2 5	0 14 8	0 1 8	1 18 9	0 2 9*	0 4 7	0 1 9
O St.A. 	Sick and Funeral	1890	5,102	47	349	1,380	319	7,197	4,526	1,260	..	..	88	5,874	1,323	22,226	23,549
		..	1 7 11	0 0 3	0 1 11	0 7 7	0 1 9	1 19 5	1 4 9	0 6 11	..	..	0 0 6	1 12 2	0 7 3	6 1 5	6 9 3
		1891	5,156	..	268	1,281	351	7,056	5,345	1,120	..	..	394	6,859	197	23,549	23,746
		..	1 8 1	..	0 1 5	0 7 0	0 1 11	1 18 5	1 9 1	0 6 1	..	..	0 2 2	1 17 4	0 1 1	6 9 3	6 8 5
		1892	5,242	10	156	1,181	652	7,241	4,735	1,550	..	..	59	6,344	897	23,746	24,643
		..	1 8 7	..	0 0 10	0 6 5	0 3 7	1 19 5	1 5 9	0 8 5	..	..	0 0 4	1 14 6	0 4 11	6 8 5	6 15 2
O St.A. 	Medical and Management	1890	5,971	82	281	36	2,154	8,524	..	..	4,607	2,244	1,780	8,631	107*	1,893	1,786
		..	1 12 8	0 0 6	0 1 6	0 0 3	0 11 9	2 6 8	..	..	1 5 3	0 12 3	0 9 9	2 7 3	0 0 7*	0 10 4	0 9 10
		1891	5,912	65	262	33	1,478	7,750	..	..	4,628	1,983	1,053	7,664	86	1,786	1,872
		..	1 12 3	0 0 4	0 1 5	0 0 2	0 8 1	2 2 3	..	..	1 5 2	0 10 10	0 5 9	2 1 9	0 0 6	0 9 10	0 10 2
		1892	5,848	156	156	40	1,394	7,594	..	..	4,781	2,245	991	8,017	423*	1,872	1,449
		..	1 11 10	0 0 10	0 0 10	0 0 3	0 7 7	2 1 4	..	..	1 6 0	0 12 3	0 5 5	2 3 8	0 2 4*	0 10 2	0 7 11
O St.A. 	Sick and Funeral	1890	1,315	..	2	236	22	1,575	1,008	460	..	..	32	1,500	75	4,703	4,778
		..	1 11 2	..	..	0 5 7	0 0 6	1 17 3	1 3 10	0 10 11	..	..	0 0 9	1 15 6	0 1 9	5 8 10	5 16 0
		1891	1,219	..	5	250	74	1,548	987	500	..	..	38	1,525	23	4,778	4,801
		..	1 10 5	..	0 0 1	0 6 3	0 1 10	1 18 7	1 4 7	0 12 6	..	..	0 0 11	1 18 0	0 0 7	5 16 0	6 3 1
		1892	1,153	12	2	167	36	1,370	1,023	340	..	..	27	1,390	20*	4,801	4,781
		..	1 10 11	0 0 4	0 0 1	0 4 6	0 0 11	1 16 9	1 7 6	0 9 1	..	..	0 0 9	1 17 4	0 0 7*	6 3 1	6 14 6
O St.A. 	Medical and Management	1890	1,269	96	34	39	158	1,596	..	..	939	659	93	1,691	95*	483	393
		..	1 10 1	0 2 3	0 0 10	0 0 11	0 3 9	1 17 10	..	..	1 2 3	0 15 7	0 2 3	2 0 1	0 2 3*	0 11 4	0 9 7
		1891	1,175	117	27	42	294	1,655	..	..	812	646	257	1,715	60*	393	333
		..	1 9 4	0 2 11	0 0 8	0 1 0	0 7 4	2 1 3	..	..	1 0 3	0 16 1	0 6 5	2 2 9	0 1 6*	0 9 7	0 8 6
		1892	1,104	65	7	12	235	1,423	..	..	875	605	75	1,555	132*	333	201
		..	1 9 8	0 1 9	0 0 2	0 0 4	0 6 4	1 18 3	..	..	1 3 6	0 16 3	0 2 0	2 1 9	0 3 6*	0 8 6	0 5 8

O.St.A., S.C.	Sick and Funeral ..	1890	322	..	1	195	124	642	388	170	..	..	..	558	84	3,776	3,860
		..	1 1 8	..	0 0 1	0 13 2	0 8 4	2 3 3	1 6 2	0 11 5	..	..	..	1 17 7	0 5 8	12 12 7	13 1 9
		1891	329	..	..	188	123	640	562	180	..	..	5	747	107*	3,860	3,753
		..	1 2 5	..	..	0 12 10	0 8 5	2 3 8	1 18 4	0 12 4	..	..	0 0 4	2 11 0	0 7 4*	13 1 9	12 18 10
		1892	425	..	1	214	75	715	693	140	..	..	60	893	178*	3,753	3,575
		..	1 10 0	..	0 0 1	0 15 1	0 5 4	2 10 6	2 8 11	0 9 11	..	..	0 4 3	3 3 1	0 12 7*	12 18 10	12 19 1
.. .. .	Medical and Management	1890	652	..	12	17	56	737	..	..	325	249	..	153	727	10	702
		..	2 3 11	..	0 0 10	0 1 2	0 3 9	2 9 8	..	..	1 1 11	0 16 9	0 10 4	2 9 0	0 0 8	2 6 11	2 8 4
		1891	658	12	3	18	59	750	..	..	362	254	143	759	9*	712	703
		..	2 4 11	0 0 10	0 0 2	0 1 3	0 4 0	2 11 2	..	..	1 4 9	0 17 4	0 9 9	2 11 10	0 0 8*	2 8 4	2 8 6
		1892	494	8	5	20	54	581	..	..	295	238	95	628	47*	703	656
		..	1 14 11	0 0 7	0 0 4	0 1 5	0 3 10	2 1 1	..	..	1 0 10	0 16 10	0 6 9	2 4 5	0 3 4*	2 8 6	2 7 6
G.U.O.F.G.	Sick and Funeral ..	1890	2,132	..	18	399	37	2,586	1,225	420	..	..	40	1,685	901	7,876	8,777
		..	2 2 11	..	0 0 4	0 8 0	0 0 9	2 12 0	1 4 8	0 8 5	..	..	0 0 10	1 13 11	0 18 1	9 0 10	7 17 2
		1891	2,225	..	8	406	21	2,660	1,360	330	..	..	74	1,764	896	8,777	9,673
		..	1 18 0	..	0 0 2	0 7 0	0 0 4	2 5 6	1 3 3	0 5 8	..	..	0 1 3	1 10 2	0 15 4	7 17 2	7 18 2
		1892	2,016	..	6	451	52	2,525	1,340	380	..	..	66	1,786	739	9,673	10,412
		..	1 13 6	..	0 0 1	0 7 6	0 0 10	2 1 11	1 2 3	0 6 4	..	..	0 1 1	1 9 8	0 12 3	7 18 2	8 16 0
.. .. .	Medical and Management	1890	2,207	26	190	12	339	2,774	..	..	1,654	869	193	2,716	58	415	473
		..	2 4 5	0 0 6	0 3 10	0 0 3	0 6 10	2 15 10	..	..	1 13 3	0 17 6	0 3 11	2 14 8	0 1 2	0 9 6	0 8 6
		1891	2,387	31	151	10	477	3,056	..	..	1,703	927	302	2,932	124	473	597
		..	2 0 10	0 0 6	0 2 7	0 0 2	0 8 2	2 12 3	..	..	1 9 1	0 15 10	0 5 2	2 10 1	0 2 2	0 8 6	0 9 9
		1892	2,191	28	65	13	256	2,553	..	..	1,630	905	323	2,863	310*	597	287
		..	1 16 5	0 0 5	0 1 1	0 0 3	0 4 3	2 2 5	..	..	1 7 1	0 15 1	0 5 5	2 7 7	0 5 2*	0 9 9	0 4 10
St.P.S., Melbourne District	Sick and Funeral ..	1890	1,220	..	54	782	4	2,060	978	330	..	..	9	1,317	743	11,840	12,583
		..	2 2 5	..	0 1 11	1 7 2	0 0 2	3 11 8	1 14 0	0 11 6	..	..	0 0 4	2 5 10	1 5 10	22 8 6	20 4 0
		1891	1,139	..	35	775	7	1,956	877	220	..	..	49	1,146	810	12,583	13,393
		..	1 16 0	..	0 1 1	1 4 6	0 0 3	3 1 10	1 7 9	0 6 11	..	..	0 1 7	1 16 3	1 5 7	20 4 0	20 16 7
		1892	1,059	..	18	710	7	1,794	833	240	..	..	..	1,073	721	13,393	14,114
		..	1 13 11	..	0 0 7	1 2 9	0 0 3	2 17 6	1 6 9	0 7 8	..	..	..	1 14 5	1 3 1	20 16 7	23 6 7
.. .. .	Medical and Management	1890	800	10	36	13	319	1,178	..	..	780	326	111	1,217	39*	9,842	9,803
		..	1 7 10	0 0 4	0 1 3	0 0 5	0 11 1	2 0 11	..	..	1 7 1	0 11 4	0 3 10	2 2 3	0 1 4*	18 12 10	15 14 9
		1891	924	9	27	46	400	1,406	..	..	825	434	327	1,586	180*	9,803	9,623
		..	1 9 2	0 0 4	0 0 10	0 1 5	0 12 8	2 4 5	..	..	1 6 1	0 13 8	0 10 4	2 10 1	0 5 8*	15 14 9	15 2 5
		1892	858	3	14	69	341	1,285	..	..	734	449	169	1,342	57*	9,623	9,566
		..	1 7 6	0 0 1	0 0 5	0 2 3	0 10 11	2 1 2	..	..	1 3 6	0 14 5	0 5 1	2 3 0	0 1 10*	15 2 5	15 16 3
St.P.S., Geelong and Western District	Sick and Funeral ..	1890	198	..	4	110	..	312	222	40	..	..	99	361	49*	2,267	2,218
		..	1 1 6	..	0 0 5	0 12 0	..	1 13 11	1 4 2	0 4 4	..	..	0 10 9	1 19 3	0 5 4*	13 2 0	11 8 8
		1891	187	..	5	99	..	291	275	80	..	..	..	355	64*	2,218	2,154
		..	0 19 0	..	0 0 6	0 10 1	..	1 9 7	1 7 11	0 8 2	..	..	..	1 16 1	0 6 6*	11 8 8	10 14 4
		1892	185	..	7	90	..	282	234	90	..	..	..	324	42*	2,154	2,112
		..	0 18 4	..	0 0 8	0 8 11	..	1 7 11	1 3 2	0 8 11	..	..	..	1 12 1	0 4 2*	10 14 4	10 8 1
.. .. .	Medical and Management	1890	215	..	4	12	..	231	..	..	158	72	67	297	66*	64	-2
		..	1 3 4	..	0 0 5	..	0 1 4	1 5 1	..	..	0 17 2	0 7 10	0 7 3	1 12 3	0 7 2*	0 7 2	-0 0 3
		1891	206	..	4	..	6	216	..	..	155	61	9	225	9*	-2	-11
		..	1 0 11	..	0 0 5	..	0 0 7	1 1 11	..	..	0 15 9	0 6 2	0 0 11	1 2 10	0 0 11*	-0 0 3	-0 1 1
		1892	202	..	7	..	5	214	..	..	151	66	9	226	12*	-11	-22
		..	1 0 0	..	0 0 8	..	0 0 6	1 1 2	..	..	0 14 11	0 6 6	0 0 11	1 2 4	0 1 2*	-0 1 1	-0 2 1

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts.

The minus sign (—) signifies a debit balance.

TABLE VI.—RECEIPTS, EXPENDITURE, AND FUNDS.—The Individual Items and Amounts per Effective Member, of the Sick and Funeral Fund and Medical and Management Fund for the Years 1890, 1891, and 1892, in each Society—*continued*.

Society.	Fund.	Year.	Receipts.						Expenditure.						Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Other Receipts.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
			£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.
P.A.F.S.	Sick and Funeral	1890	2,208 1 16 0	2 ..	53 0 0 10	504 0 8 3	36 0 0 7	2,803 2 5 8	1,189 0 19 4	850 0 5 8	..	..	112 0 1 10	1,651 1 6 10	1,152 0 18 10	9,549 7 16 11	10,701 8 13 0
		1891	2,230 1 15 7	1 ..	62 0 1 0	552 0 8 10	121 0 2 0	2,966 2 7 5	1,345 1 1 6	460 0 7 4	..	..	76 0 1 3	1,881 1 10 1	1,085 0 17 4	10,701 8 13 0	11,786 9 6 3
		1892	2,026 1 13 9	1 ..	23 0 0 5	601 0 10 0	3 ..	2,654 2 4 2	897 0 14 11	317 0 5 3	..	..	91 0 1 6	1,305 1 1 8	1,349 1 2 6	11,786 9 6 3	13,135 11 10 10
	Medical and Management	1890	2,163 1 15 3	16 0 0 3	33 0 0 6	..	396 0 6 6	2,608 2 2 6	..	..	1,684 1 7 5	788 0 12 10	243 0 4 0	2,715 2 4 3	107* 0 1 9*	85 0 0 7	-72 -0 1 2
		1891	2,234 1 15 8	18 0 0 3	38 0 0 7	..	571 0 9 2	2,861 2 5 8	..	..	1,762 1 8 2	902 0 14 5	346 0 5 6	3,010 2 8 1	149* 0 2 5*	-72 -0 1 2	-221 -0 3 6
		1892	2,043 1 14 0	10 0 0 2	24 0 0 5	..	354 0 5 11	2,431 2 0 6	..	..	1,632 1 7 2	943 0 15 9	227 0 3 9	2,802 2 6 2	371* 0 6 2*	-221 -0 3 6	-592 -0 10 5
A.N.A.	Sick and Funeral	1890	8,751 2 2 9	..	396 0 1 11	1,227 0 6 0	215 0 1 1	10,589 2 11 9	3,249 0 15 11	630 0 3 1	..	..	139 0 0 8	4,018 0 19 8	6,571 1 12 1	22,571 5 18 5	29,142 6 13 3
		1891	10,032 2 2 10	..	503 0 2 2	1,319 0 5 8	64 0 0 3	11,918 2 10 11	3,577 0 15 3	900 0 3 11	..	..	102 0 0 5	4,579 0 19 7	7,339 1 11 4	29,142 6 13 3	36,481 7 6 2
		1892	10,638 2 0 4	..	345 0 1 4	1,656 0 6 3	28 0 0 1	12,667 2 8 0	3,851 0 14 7	750 0 2 10	..	..	241 0 0 11	4,842 0 18 4	7,825 1 9 8	36,481 7 6 2	44,306 7 19 6
	Medical and Management	1890	8,690 2 2 6	113 0 0 6	503 0 2 6	112 0 0 6	1,126 0 5 6	10,544 2 11 6	..	..	6,265 1 10 8	3,518 0 17 2	532 0 2 7	10,315 2 10 5	229 0 1 1	2,149 0 11 3	2,378 0 10 11
		1891	9,935 2 2 5	52 0 0 3	672 0 2 10	129 0 0 7	1,385 0 5 11	12,173 2 12 0	..	..	7,520 1 12 1	4,082 0 17 5	435 0 1 11	12,037 2 11 5	136 0 0 7	2,378 0 10 11	2,514 0 10 1
		1892	10,407 1 19 5	66 0 0 3	453 0 1 9	151 0 0 7	919 0 3 6	11,996 2 5 6	..	..	7,952 1 10 2	4,172 0 15 9	347 0 1 4	12,471 2 7 3	475* 0 1 9*	2,514 0 10 1	2,039 0 7 4
A.O.S.	Sick and Funeral	1890	40 1 0 0	..	..	45 1 2 6	..	85 2 2 6	69 1 4 6	35 0 7 6	..	..	..	104 2 12 0	19* 0 9 6*	824 20 2 0	805 20 12 10
		1891	39 1 0 6	..	..	44 1 3 2	..	83 2 3 8	55 1 8 11	15 0 7 11	..	..	..	70 1 16 10	13 0 6 10	805 20 12 10	818 22 14 5
		1892	39 1 1 1	..	..	47 1 5 5	..	86 2 6 6	56 1 10 3	..	..	..	..	56 1 10 3	30 0 16 3	818 22 14 5	848 22 18 5
	Medical and Management	1890	14 0 7 0	..	..	..	3 0 1 6	17 0 8 6	..	..	..	20 0 10 0	..	20 0 10 0	3* 0 1 6*	14 0 6 10	11 0 5 8
		1891	13 0 6 10	9 0 4 9	..	..	..	22 0 11 7	..	..	..	18 0 9 6	..	18 0 9 6	4 0 2 1	11 0 5 8	15 0 8 4
		1892	21 0 11 5	..	..	..	1 0 0 6	22 0 11 11	..	..	..	18 0 9 9	..	18 0 9 9	4 0 2 2	15 0 8 4	19 0 10 3

G.S.R.S.	..	..	..	..	Sick and Funeral	1890	245	..	6	94	..	345	218	111	..	..	..	329	16	1,612	1,623
						..	1 10 5	..	0 0 9	0 11 8	..	2 2 10	1 7 1	0 13 9	..	..	..	2 0 10	0 2 0	9 13 1	10 10 1
						1891	240	..	11	101	4	356	193	13	..	..	..	206	150	1,628	1,778
						..	1 11 0	..	0 1 5	0 13 0	0 0 6	2 5 11	1 4 11	0 1 8	..	..	..	1 6 7	0 19 4	10 10 1	11 10 11
						1892	218	..	11	103	..	332	224	15	..	..	..	239	93	1,778	1,871
						..	1 8 8	..	0 1 6	0 13 6	..	2 3 8	1 9 5	0 2 0	..	..	..	1 11 5	0 12 3	11 10 11	12 7 10
St.M.T.A.E.S.	..	..	..	..	Medical and Management	1890	250	..	..	31	14	295	..	..	225	53	11	289	6	538	544
						..	1 11 1	..	..	0 3 10	0 1 9	1 16 8	..	..	1 8 0	0 6 7	0 1 4	1 15 11	0 0 9	3 4 5	3 10 2
						1891	242	..	..	32	12	286	..	..	217	75	12	304	18*	544	526
						..	1 11 3	..	..	0 4 1	0 1 7	1 16 11	..	..	1 8 0	0 9 8	0 1 7	1 19 3	0 2 4*	3 10 2	3 8 4
						1892	227	..	..	30	7	264	..	..	207	61	11	279	15*	526	511
						..	1 9 11	..	..	0 3 11	0 0 11	1 14 9	..	..	1 7 3	0 8 0	0 1 6	1 16 9	0 2 0*	3 8 4	3 7 8
U.L.F.S.	..	..	..	..	Sick and Funeral	1890	69	..	2	5	30	106	53	20	..	..	..	73	33	160	193
						..	1 6 0	..	0 0 9	0 1 11	0 11 4	2 0 0	1 0 0	0 7 6	..	..	..	1 7 6	0 12 6	3 5 4	3 7 9
						1891	63	..	2	..	..	65	82	10	..	..	..	92	27*	193	166
						..	1 1 9	..	0 0 8	..	..	1 2 5	1 8 3	0 3 6	..	..	..	1 11 9	0 9 4*	3 7 9	2 16 3
						1892	62	..	1	5	1	69	50	10	..	..	..	60	9	166	175
						..	1 1 0	..	0 0 4	0 1 9	0 0 4	1 3 5	0 16 11	0 3 5	..	..	..	1 0 4	0 3 1	2 16 3	3 0 4
I.N.F.	..	..	..	..	Medical and Management	1890	69	..	3	3	7	82	..	..	49	32	..	81	1	29	30
						..	1 6 0	..	0 1 2	0 1 2	0 2 8	1 11 0	..	..	0 18 6	0 12 1	..	1 10 7	0 0 5	0 12 3	0 10 6
						1891	62	..	2	1	6	71	..	..	46	32	..	78	7*	30	23
						..	1 1 5	..	0 0 8	0 0 4	0 2 1	1 4 6	..	..	0 15 11	0 11 0	..	1 6 11	0 2 5*	0 10 6	0 7 10
						1892	62	..	1	2	4	69	..	..	43	32	..	75	6*	23	17
						..	1 1 0	..	0 0 4	0 0 8	0 1 4	1 3 4	..	..	0 14 7	0 10 10	..	1 5 5	0 2 1*	0 7 10	0 5 10
I.N.F.	..	..	..	..	Sick and Funeral	1890	20	..	..	9	..	29	23	12	..	..	..	40	11*	236	225
						..	0 13 4	..	..	0 6 0	..	0 19 4	0 18 8	0 8 0	..	..	..	1 6 8	0 7 4*	8 2 9	7 10 0
						1891	18	..	..	9	..	27	5	..	..	..	..	5	22	225	247
						..	0 12 5	..	..	0 6 2	..	0 18 7	0 3 5	..	..	..	..	0 3 5	0 15 2	7 10 0	8 16 5
						1892	16	..	..	11	..	27	12	..	..	..	..	0 9 3	0 11 6	247	262
						..	0 12 4	..	..	0 8 5	..	1 0 9	0 9 3	..	..	..	..	0 9 3	0 11 6	8 16 5	10 18 4
I.N.F.	..	..	..	..	Medical and Management	1890	7	4	..	..	4	15	..	..	..	10	3	13	2	..	2
						..	0 4 8	0 2 8	..	..	0 2 8	0 10 0	..	..	..	0 6 8	0 2 0	0 8 8	0 1 4	..	0 1 4
						1891	7	3	..	..	..	10	..	..	..	9	..	9	1	2	3
						..	0 4 10	0 2 1	..	..	..	0 6 11	..	..	..	0 6 2	..	0 6 2	0 0 9	0 1 4	0 2 2
						1892	5	3	..	..	1	9	..	..	..	9	..	9	..	3	3
						..	0 3 10	0 2 4	..	..	0 0 9	0 6 11	..	..	..	0 6 11	..	0 6 11	..	0 2 2	0 2 6
I.N.F.	..	..	..	..	Sick and Funeral	1890	788	..	8	1	16	813	316	90	..	..	42	448	365	464	829
						..	2 9 10	..	0 0 6	0 0 1	0 1 0	2 11 5	1 0 0	0 5 8	..	..	0 2 8	1 8 4	1 3 1	1 13 2	2 7 1
						1891	1,020	..	17	15	3	1,055	540	60	..	..	86	686	369	829	1,198
						..	2 6 3	..	0 0 9	0 0 8	0 0 2	2 7 10	1 4 5	0 2 9	..	..	0 3 11	1 11 1	0 16 9	2 7 1	2 5 0
						1892	1,001	..	9	13	193	1,221	460	150	..	..	30	640	581	1,198	1,779
						..	2 0 3	..	0 0 4	0 0 6	..	2 9 0	0 18 6	0 6 0	..	..	0 1 2	1 5 8	1 3 4	2 5 0	3 16 8
I.N.F.	..	..	..	..	Medical and Management	1890	580	..	143	..	369	1,092	..	..	526	476	113	1,115	23*	5	-18
						..	1 16 8	..	0 9 1	..	1 3 4	3 9 1	..	..	1 13 3	1 10 2	0 7 2	3 10 7	0 1 6*	0 0 4	-0 1 0
						1891	767	..	183	..	403	1,358	..	..	695	537	153	1,385	27*	-18	-45
						..	1 14 10	..	0 8 6	..	0 18 3	3 1 7	..	..	1 11 6	1 4 4	0 7 0	3 2 10	0 1 3*	-0 1 0	-0 1 8
						1892	715	..	93	..	223	1,031	..	..	613	577	127	1,317	286*	-45	-331
						..	1 8 9	..	0 3 9	..	0 8 11	2 1 5	..	..	1 4 8	1 3 2	0 5 1	2 12 11	0 11 6*	-0 1 8	0 14 3

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts.

The minus sign (—) signifies a debit balance.

TABLE VI.—RECEIPTS, EXPENDITURE, AND FUNDS—The Individual Items and Amounts per Effective Member, of the Sick and Funeral Fund and Medical and Management Fund for the Years 1890, 1891, and 1892, in each Society—*continued.*

Society.	Fund.	Year.	Receipts.						Expenditure.						Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
			Contributions.	Levies.	Entrance and Clearance Fees.	Interest.	Other Receipts.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
			£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.
M.T.B.S.	Sick and Funeral ..	1890	1,687	..	..	150	..	1,837	705	185	..	..	..	890	947	1,931	2,878
		..	1 19 0	..	..	0 3 6	..	2 2 6	0 16 4	0 4 3	..	..	..	1 0 7	1 1 11	2 7 4	3 3 5
		1891	1,869	..	..	98	..	1,967	1,203	90	..	..	..	1,293	674	2,878	3,552
		..	2 3 4	..	..	0 2 3	..	2 5 7	1 7 11	0 2 1	..	..	..	1 10 0	0 15 7	3 3 5	4 7 0
		1892	1,495	..	..	189	..	1,684	665	130	..	..	..	795	889	3,552	4,441
		..	1 17 11	..	..	0 4 9	..	2 2 8	0 16 10	0 3 4	..	..	..	1 0 2	1 2 6	4 7 0	5 16 9
	Medical and Management	1890	716	..	32	..	119	867	..	..	1,032	94	..	1,126	259*	-317	-576
		..	0 16 7	..	0 0 9	..	0 2 9	1 0 1	..	..	1 3 11	0 2 2	..	1 6 1	0 6 0*	-0 7 9	-0 12 8
		1891	1,250	..	10	..	122	1,382	..	..	1,161	117	..	1,273	104	-576	-472
		..	1 9 0	..	0 0 2	..	0 2 10	1 12 0	..	..	1 6 11	0 2 8	..	1 9 7	0 2 5	-0 12 8	-0 11 7
		1892	1,144	..	5	..	70	1,219	..	..	917	72	..	989	230	-472	-242
		..	1 9 0	..	0 0 2	..	0 1 9	1 10 11	..	..	1 3 3	0 1 10	..	1 5 1	0 5 10	-0 11 7	-0 6 4
Total of all the Societies	Sick and Funeral ..	1890	116,895	366	2,535	44,640	7,998	172,434	88,641	20,867	..	..	11,560	121,068	51,366	788,128	839,494
		..	1 13 2	0 0 1	0 0 9	0 12 8	0 2 3	2 8 11	1 5 2	0 5 11	..	..	0 3 4	1 14 5	0 14 6	11 8 10	11 12 10
		1891	121,445	238	2,358	45,824	7,518	177,383	98,016	22,441	..	..	6,126	126,583	50,800	839,494	890,294
		..	1 13 3	0 0 1	0 0 8	0 12 6	0 2 0	2 8 6	1 6 10	0 6 1	..	..	0 1 8	1 14 7	0 13 11	11 12 10	12 0 1
		1892	117,568	485	1,464	46,010	7,986	173,513	90,924	20,827	..	..	8,090	119,841	53,672	890,294	943,966
		..	1 12 2	0 0 2	0 0 5	0 12 7	0 2 2	2 7 6	1 4 10	0 5 8	..	..	0 2 4	1 12 10	0 14 8	12 0 1	13 1 7
	Medical and Management	1890	115,501	6,130	5,089	1,198	19,811	147,729	..	..	88,591	45,765	13,283	147,639	90	40,485	40,575
		..	1 12 9	0 1 9	0 1 5	0 0 4	0 5 7	2 1 10	..	..	1 5 1	0 13 0	0 3 9	2 1 10	..	0 11 9	0 11 3
		1891	119,482	6,365	4,833	959	28,569	160,208	..	..	91,024	48,080	21,649	160,753	545*	40,575	40,030
		..	1 12 8	0 1 9	0 1 4	0 0 3	0 7 10	2 3 10	..	..	1 4 11	0 13 2	0 5 11	2 4 0	0 0 2*	0 11 3	0 10 10
		1892	117,840	5,268	3,289	1,559	18,080	146,036	..	..	90,955	49,158	10,990	151,103	5,067*	40,030	34,963
		..	1 12 3	0 1 5	0 0 11	0 0 5	0 4 11	1 19 11	..	..	1 4 10	0 13 6	0 3 0	2 1 4	0 1 5*	0 10 10	0 9 8

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts. The minus sign (—) signifies a debit balance.
The amounts per effective member are obtained by dividing by the mean number of effective members, except in the last two columns, where the effective members at beginning and end of the year respectively are employed.

TABLE VII.—INVESTMENTS.—Funds, Invested and Uninvested, at the end of 1890, 1891, and 1892, the Proportion Invested, and the Rate of Interest realized, in the Sick and Funeral and Medical and Management Funds, in each Society.

Society.	Fund.	Year.	Amount of Funds.						Interest realized.	
			At end of Year.	Invested.			Uninvested.			Proportion invested.
				On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	Improperly in use by other Fund.		
			£	£	£	£	£	per cent.	per cent.	
M.U.I.O.O.F. ...	Sick and Funeral ...	1890	304,121	192,432	69,965	24,717	16,918	89	94'4	5'53
		1891	318,706	209,114	70,585	24,989	13,940	78	95'6	5'33
		1892	335,222	231,066	65,460	24,444	14,061	191	95'7	5'24
	Medical and Management	1890	9,497	1,422	2,418	1,827	3,830	...	59'7	3'21
		1891	10,546	1,816	2,226	2,039	4,465	...	57'7	2'84
		1892	10,289	2,231	1,673	2,336	4,049	...	60'6	3'07
G.U.O.O.F. ...	Sick and Funeral ...	1890	42,684	26,590	12,564	571	2,925	34	93'1	5'55
		1891	45,211	29,487	12,370	680	2,649	25	94'1	5'93
		1892	46,687	32,667	9,785	670	3,454	111	92'4	5'55
	Medical and Management	1890	1,728	75	588	100	965	...	44'2	2'55
		1891	1,638	58	392	100	1,088	...	33'6	0'94
		1892	1,208	46	486	100	576	...	52'3	0'63
I.O.O.F. ...	Sick and Funeral ...	1890	66,961	41,149	9,756	11,848	3,949	259	93'7	5'49
		1891	72,532	47,175	10,680	11,813	2,365	499	96'1	5'27
		1892	78,476	52,974	10,331	11,943	2,622	606	95'9	4'97
	Medical and Management	1890	2,415	711	814	286	604	...	75'0	4'80
		1891	2,079	562	754	277	486	...	76'6	2'14
		1892	1,598	585	649	292	72	...	95'5	4'35
U.A.O.D. ...	Sick and Funeral ...	1890	66,492	42,340	22,123	...	1,848	181	96'9	5'80
		1891	73,022	49,116	21,667	...	1,945	294	96'9	5'62
		1892	77,747	69,119	5,486	70	2,431	641	96'0	4'21
	Medical and Management	1890	4,375	700	1,692	...	1,983	...	54'7	6'34
		1891	3,041	848	1,619	62	512	...	83'2	2'70
		1892	2,401	1,586	612	...	203	...	91'5	...
A O F., Ballarat District	Sick and Funeral ...	1890	3,491	...	2,479	...	388	624	71'0	3'25
		1891	3,486	...	2,505	...	317	664	71'9	3'70
		1892	3,513	...	2,471	...	333	709	70'3	2'17
	Medical and Management	1890	- 597	...	...	...	- 597	...	...	...
		1891	- 623	...	20	...	- 643	...	...	...
		1892	- 646	...	36	...	- 682	...	...	...

The minus sign (—) signifies a debit balance.

TABLE VII.—INVESTMENTS.—Funds, Invested and Uninvested, at the end of 1890, 1891, and 1892, the Proportion Invested, and the Rate of Interest realized, in the Sick and Funeral and Medical and Management Funds, in each Society—*continued.*

Society.	Fund.	Year.	Amount of Funds.							Interest realized.
			At end of Year.	Invested.			Uninvested.		Proportion invested.	
				On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	Improperly in use by other Fund.		
			£	£	£	£	£	£	per cent.	per cent.
A.O.F., Bendigo District	Sick and Funeral	1890	9,120	4,841	3,029	553	514	183	92'4	5'34
		1891	9,108	4,947	3,148	553	226	234	94'9	5'64
		1892	8,953	5,438	2,349	553	335	278	93'2	4'71
	Medical and Management	1890	138	...	281	...	-143	...	100'0	8'57
		1891	48	...	225	...	-177	...	100'0	8'60
		1892	-3	...	244	...	-247	...	...	...
A.O.F., Geelong and Western District	Sick and Funeral	1890	4,501	1,341	2,702	252	206	...	95'4	4'88
		1891	4,634	1,721	2,428	352	133	...	97'1	4'77
		1892	4,724	1,548	2,588	451	137	...	97'1	4'87
	Medical and Management	1890	186	...	11	...	175	...	5'9	...
		1891	186	...	48	...	138	...	25'8	...
		1892	165	...	27	...	138	...	16'4	...
A.O.F., Grenville District	Sick and Funeral	1890	1,409	241	1,045	50	62	11	94'8	6'05
		1891	1,496	241	1,067	50	126	12	90'8	6'82
		1892	1,431	136	1,116	50	121	8	91'0	3'96
	Medical and Management	1890	15	...	...	...	15	...	...	...
		1891	17	...	...	...	17	...	...	...
		1892	13	...	1	...	12	...	7'7	...
A.O.F., Melbourne District	Sick and Funeral	1890	83,918	53,828	16,425	7,983	5,682	...	93'2	5'60
		1891	86,083	59,011	15,268	8,150	3,605	49	95'8	5'43
		1892	89,229	59,960	15,122	9,007	5,093	47	94'2	5'41
	Medical and Management	1890	3,255	562	1,222	50	1,421	...	56'3	1'70
		1891	3,351	676	1,035	210	1,430	...	57'3	1'58
		1892	2,995	701	1,049	160	1,085	...	63'8	0'98
A.O.F., Ovens and Murray District	Sick and Funeral	1890	5,048	375	4,521	...	147	5	97'0	4'37
		1891	5,195	350	4,758	...	87	...	98'3	4'26
		1892	5,521	3,443	1,976	...	102	...	98'2	4'14
	Medical and Management	1890	163	...	57	...	106	...	35'0	3'30
		1891	245	...	63	...	182	...	25'7	0'49
		1892	260	...	161	...	99	...	61'9	0'79

A.O.F., Portland District	...	Sick and Funeral	1890	8,875	2,300	4,590	1,800	185	...	97'9	3'99
			1891	8,738	2,618	4,239	1,728	153	...	98'2	3'32
			1892	8,653	3,409	3,213	1,623	393	15	95'3	4'17
	...	Medical and Management	1890	173	...	33	...	140	...	19'1	...
			1891	196	...	46	...	150	...	23'5	0'54
			1892	182	...	53	...	129	...	29'1	0'53
A.O.F., Warrnambool District	...	Sick and Funeral	1890	2,563	1,875	230	...	458	...	82'1	6'15
			1891	2,657	2,275	228	...	154	...	94'2	7'09
			1892	2,792	2,325	381	...	86	...	96'9	6'20
	...	Medical and Management	1890	183	...	8	...	175	...	4'4	...
			1891	152	100	...	...	52	...	65'8	1'79
			1892	155	100	...	...	55	...	64'5	4'56
A.O.F., Court Unity	...	Sick and Funeral	1890	5,813	5,066	747	...	...	...	100'0	6'38
			1891	5,720	5,470	250	...	...	...	100'0	6'78
			1892	5,788	4,991	725	...	72	...	98'8	6'69
	...	Medical and Management	1890	59	...	...	...	59	...	...	...
			1891	65	...	...	...	65	...	...	...
			1892	66	...	...	...	66	...	...	...
A.O.F., Court Freedom	...	Sick and Funeral	1890	908	777	75	...	56	...	93'8	6'47
			1891	878	169	700	...	9	...	99'0	5'94
			1892	755	150	550	...	55	...	92'7	4'90
	...	Medical and Management	1890	14	...	...	...	14	...	...	...
			1891	5	...	...	...	5	...	...	...
			1892	6	...	...	...	6	...	...	...
A.O.F., Court Ararat	...	Sick and Funeral	1890	1,197	900	263	...	34	...	97'2	6'59
			1891	1,268	1,000	213	...	55	...	95'7	5'92
			1892	1,283	955	326	...	2	...	99'8	5'88
	...	Medical and Management	1890	11	...	...	...	11	...	...	...
			1891	11	...	...	...	11	...	...	...
			1892	11	4	...	...	7	...	36'4	...
A.O.F., Court Amherst	...	Sick and Funeral	1890	526	...	155	352	19	...	96'4	1'53
			1891	507	...	155	352	...	...	100'0	1'36
			1892	507	...	150	350	7	...	98'6	...
	...	Medical and Management	1890	3	...	...	...	3	...	...	...
			1891	7	...	...	...	7	...	...	...
			1892	7	...	...	...	7	...	...	...
I.O.R. ...	...	Sick and Funeral	1890	104,232	68,264	27,685	5,962	2,198	123	97'8	5'49
			1891	110,427	72,864	29,764	5,336	2,349	114	97'8	5'49
			1892	117,782	83,253	24,461	6,580	3,309	179	97'0	5'12
	...	Medical and Management	1890	2,697	765	769	239	924	...	65'7	4'51
			1891	3,100	633	835	603	1,029	...	66'8	3'97
			1892	2,498	739	698	510	551	...	77'9	4'04

The minus sign (-) signifies a debit balance.

TABLE VII.—INVESTMENTS.—Funds, Invested and Uninvested, at the end of 1890, 1891, and 1892, the Proportion Invested, and the Rate of Interest realized, in the Sick and Funeral and Medical and Management Funds, in each Society—*continued*.

Society.				Fund.	Year.	Amount of Funds.						Interest realized.	
						At end of Year.	Invested.			Uninvested.			Proportion invested.
							On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	Improperly in use by other Fund.		
							£	£	£	£	£	per cent.	per cent.
O.S.T. ...	{	Sick and Funeral	...	{	1890	25,469	13,095	8,228	2,393	1,480	273	93·1	5·03
			1891	27,080	14,884	8,038	1,516	2,188	454	90·2	4·50		
			1892	28,449	17,204	6,311	2,593	1,758	583	91·8	4·87		
	{	Medical and Management		{	1890	796	1	416	230	149	...	81·3	0·97
			1891	506	54	144	227	81	...	84·0	2·92		
			1892	198	45	170	210	-227	...	100·0	2·84		
H.A.C.B.S. ...	{	Sick and Funeral	...	{	1890	23,549	15,326	6,156	...	1,852	215	91·2	6·03
			1891	23,746	14,363	6,872	...	2,251	260	89·4	5·42		
			1892	24,643	15,643	6,205	...	2,552	243	88·7	4·88		
	{	Medical and Management		{	1890	1,786	231	1,179	...	376	...	78·9	1·96
			1891	1,872	805	679	...	388	...	79·3	1·81		
			1892	1,449	745	394	...	310	...	78·6	2·41		
O.St.A. ...	{	Sick and Funeral	...	{	1890	4,778	1,579	2,452	180	463	104	88·1	4·98
			1891	4,801	1,241	2,746	180	487	147	86·8	5·22		
			1892	4,781	1,216	2,721	195	487	162	86·4	3·49		
	{	Medical and Management		{	1890	393	44	346	...	3	...	99·2	8·85
			1891	333	31	389	...	-87	...	100·0	11·57		
			1892	201	...	240	50	-89	...	100·0	4·49		
O.St.A., S.C. ...	{	Sick and Funeral	...	{	1890	3,860	550	3,146	...	164	...	95·8	5·11
			1891	3,753	830	2,807	...	116	...	96·9	4·94		
			1892	3,575	1,600	1,701	...	269	5	92·3	5·84		
	{	Medical and Management		{	1890	712	...	502	...	210	...	70·5	2·40
			1891	703	...	543	...	160	...	77·2	2·54		
			1892	656	78	401	...	177	...	73·0	2·94		
G.U.O.F.G. ...	{	Sick and Funeral	...	{	1890	8,777	3,647	4,097	200	771	62	90·5	4·79
			1891	9,673	4,159	4,419	300	752	43	91·8	4·40		
			1892	10,412	3,468	5,167	750	892	135	90·1	4·49		
	{	Medical and Management		{	1890	473	115	44	20	294	...	37·8	2·70
			1891	597	126	155	20	296	...	50·4	1·87		
			1892	287	157	36	20	74	...	74·2	2·94		

St.P.S., Melbourne District	...	{	Sick and Funeral	...	1890	12,583	10,110	1,633	...	406	434	93'3	6'40
					1891	13,393	10,983	1,729	...	214	467	94'9	5'97
					1892	14,114	11,645	1,645	...	280	544	94'2	5'16
	{		Medical and Management	...	1890	9,803	119	95	10,000	-411	...	100'0	0'13
					1891	9,623	53	8	10,000	-438	...	100'0	0'47
					1892	9,566	69	20	10,000	-523	...	100'0	0'72
St.P.S., Geelong & Western District	{	...	Sick and Funeral	...	1890	2,218	...	2,152	...	64	2	97'0	4'91
					1891	2,154	...	1,631	500	11	12	98'9	4'53
					1892	2,112	...	1,589	500	...	23	98'9	4'22
	{		Medical and Management	...	1890	- 2	...	...	...	- 2	...	...	...
					1891	- 11	...	...	...	- 11	...	...	...
					1892	- 23	...	...	...	- 23	...	...	...
P.A.F.S.	...	{	Sick and Funeral	...	1890	10,701	6,507	2,519	200	1,051	424	86'2	4'98
					1891	11,786	6,082	3,615	200	1,360	529	84'0	4'91
					1892	13,135	7,759	3,319	300	934	823	86'6	4'82
	{		Medical and Management	...	1890	- 72	...	90	...	- 162	...	...	...
					1891	- 221	...	136	...	- 357	...	...	...
					1892	- 592	...	116	...	- 708	...	...	...
A.N.A.	...	{	Sick and Funeral	...	1890	29,142	14,190	9,722	...	4,580	650	82'1	4'75
					1891	36,481	24,293	6,679	78	4,734	697	85'1	4'02
					1892	44,306	30,503	6,039	108	6,621	1,035	82'7	4'10
	{		Medical and Management	...	1890	2,378	827	1,232	...	319	...	86'6	4'95
					1891	2,514	1,403	759	...	352	...	86'0	5'27
					1892	2,039	1,417	794	...	- 172	...	100'0	6'63
A.O.S.	...	{	Sick and Funeral	...	1890	805	300	499	...	6	...	99'3	5'52
					1891	818	400	330	...	88	...	89'2	5'42
					1892	848	500	348	...	...	...	100'0	5'64
	{		Medical and Management	...	1890	11	...	11	...	...	...	100'0	...
					1891	15	...	...	...	15	...	...	...
					1892	19	...	12	...	7	...	63'2	...
G.S.R.S.	...	{	Sick and Funeral	...	1890	1,628	1,483	...	...	145	...	91'1	5'80
					1891	1,778	1,649	...	...	129	...	92'7	5'93
					1892	1,871	1,791	...	...	80	...	95'7	5'65
	{		Medical and Management	...	1890	544	495	...	...	49	...	91'0	5'73
					1891	526	488	...	...	38	...	92'8	5'98
					1892	511	489	...	...	22	...	95'7	5'79
St.M.T.A.B.S.' ...	...	{	Sick and Funeral	...	1890	193	...	193	...	...	...	100'0	2'83
					1891	166	...	166	...	...	...	100'0	...
					1892	175	...	140	...	35	...	80'0	2'93
	{		Medical and Management	...	1890	30	...	20	...	10	...	66'7	10'17
					1891	23	...	14	...	9	...	60'9	3'77
					1892	17	...	...	...	17	...	...	10'00

The minus sign (-) signifies a debit balance.

TABLE VII.—INVESTMENTS.—Funds, Invested and Uninvested, at the end of 1890, 1891, and 1892, the Proportion Invested, and the Rate of Interest realized, in the Sick and Funeral and Medical and Management Funds, in each Society—*continued*.

Society.				Fund.	Year.	Amount of Funds.						Interest realized.		
						At end of Year.	Invested.			Uninvested.			Proportion invested.	
							On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	Improperly in use by other Fund.			
							£	£	£	£	£	per cent.	per cent.	
U.L.F.S.	1	Sick and Funeral	...	1890	225	...	222	...	3	...	98·7	3·90
					1891	247	...	191	50	6	...	97·2	3·81	
				1892	262	...	209	50	3	...	98·9	4·32		
	Medical and Management	...	1890	2	...	...	...	2	...	...	...
			1891	3	...	...	...	3	...	...	...
		1892	3	...	...	...	3	...	...	...	
I.N.F.	1	Sick and Funeral	...	1890	829	125	135	...	510	59	31·3	0·15
					1891	1,198	125	335	...	632	106	38·4	1·48	
				1892	1,779	125	689	...	601	364	45·8	0·87		
	Medical and Management	...	1890	— 18	...	...	...	— 18	...	...	...
			1891	— 45	...	...	...	— 45	...	...	...
		1892	— 331	...	...	...	— 331	...	...	...	
M.T.B.S.	1	Sick and Funeral	...	1890	2,878	...	1,975	...	327	576	68·6	6·24
					1891	3,552	...	2,672	...	408	472	75·2	3·05	
				1892	4,441	3,511	200	...	488	242	83·6	4·73		
	Medical and Management	...	1890	— 576	...	...	...	— 576	...	...	...
			1891	— 472	...	...	...	— 472	...	...	...
		1892	— 242	...	...	...	— 242	...	...	...	
Total of all the Societies	...	1	Sick and Funeral	...	1890	839,494	509,231	221,483	57,061	47,411	4,308	93·8	5·49	
				1891	890,294	564,567	222,255	56,827	41,489	5,156	94·8	5·30		
			1892	943,966	646,399	182,773	60,237	47,613	6,944	94·2	5·02			
	Medical and Management	...	1890	40,575	6,067	11,828	12,752	9,928	...	75·5	2·96			
			1891	40,030	7,653	10,090	13,538	8,749	...	78·1	2·38			
		1892	34,963	8,992	7,872	13,678	4,421	...	87·4	4·16				

The minus sign — signifies a debit balance.

TABLE VIII. — EXPERIENCE.—Rates of Sickness, Mortality, Departures, and Exclusions in 1890, 1891, and 1892, in each Society.

Society.	Year.	Sickness.									Mortality.					Departures* by Arrears, Resignation, Expulsion, and Clearance.		Exclusions† by Arrears, Resignation, and Expulsion.	
		Members Sick.		Duration.			Sick Pay.				Members.		Wives.			Per 1,000 Members.	Per 1,000 Effective Members.	Per 1,000 Members.	Per 1,000 Effective Members.
		Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.	Per 1,000 Members.	Per 1,000 Effective Members.	Number of Deaths.	Per 1,000 Members.	Per 1,000 Effective Members.					
					wks. dys.	wks. dys.	£ s. d.	£ s. d.	£ s. d.										
M.U.I.O.O.F. ...	1890	3,860	215'4	34,455	9 0	2 0	6 17 6	1 9 7	0 15 5	10'47	12'00	111	5'41	6'19	90'55	103'75	71'07	81'43	
	1891	4,712	253'4	38,446	8 1	2 0	6 5 10	1 11 11	0 15 5	11'71	13'39	131	6'16	7'04	84'78	96'95	66'21	75'71	
	1892	3,674	195'4	36,693	10 0	2 0	7 8 10	1 9 1	0 14 11	10'66	12'23	123	5'70	6'54	101'40	116'32	87'25	100'10	
G.U.O.O.F. ...	1890	828	231'8	7,210	8 4	2 0	6 10 11	1 10 4	0 15 1	12'16	15'40	25	5'53	7'00	112'73	142'78	93'06	117'86	
	1891	918	251'3	7,585	8 2	2 0	6 0 8	1 10 4	0 14 7	11'96	14'78	16	3'54	4'38	119'60	147'82	108'53	134'14	
	1892	790	220'4	7,547	9 3	2 1	6 15 10	1 9 11	0 14 2	13'57	16'46	17	3'91	4'74	134'82	163'46	122'12	148'12	
I.O.O.F. ...	1890	1,352	215'5	7,915	5 5	1 2	5 0 6	1 1 8	0 17 2	9'14	11'64	40	5'01	6'38	158'93	202'45	136'65	174'08	
	1891	1,584	247'8	9,338	5 5	1 3	4 17 6	1 4 2	0 16 7	8'82	10'95	51	6'43	7'98	154'09	191'30	132'17	164'09	
	1892	1,158	188'4	9,234	8 0	1 3	6 3 7	1 3 3	0 15 6	6'92	8'62	39	5'09	6'34	160'64	200'07	144'05	179'41	
U.A.O.D. ...	1890	1,392	186'1	9,498	6 5	1 2	5 4 9	0 19 6	0 15 4	9'03	11'36	49	5'21	6'55	141'26	177'65	113'52	142'76	
	1891	1,648	211'8	10,584	6 3	1 2	4 19 5	1 1 1	0 15 6	10'89	13'75	57	5'80	7'32	144'05	181'96	114'04	144'05	
	1892	1,333	176'0	10,388	7 5	1 2	5 17 0	1 0 7	0 15 0	9'22	11'48	39	4'13	5'15	214'10	266'63	178'70	222'54	
A.O.F., Ballarat District ...	1890	99	280'5	929	9 2	2 4	6 4 1	1 14 10	0 13 3	21'11	22'66	4	10'55	11'33	71'24	76'49	71'24	76'49	
	1891	96	280'7	994	10 2	2 5	5 12 9	1 11 8	0 10 11	24'79	26'32	2	5'51	5'85	66'12	70'18	63'36	67'25	
	1892	68	206'1	828	12 1	2 3	5 19 5	1 4 7	0 9 10	20'29	21'21	3	8'70	9'09	89'86	93'94	89'86	93'94	
A.O.F., Bendigo District ...	1890	276	266'9	3,008	10 5	2 5	7 0 1	1 17 5	0 12 11	26'65	28'05	9	8'27	8'70	59'74	62'86	50'55	53'19	
	1891	265	267'4	3,079	11 4	3 1	6 16 7	1 16 6	0 11 9	31'76	33'30	11	10'59	11'10	46'20	48'44	44'27	46'42	
	1892	245	254'7	3,167	13 0	3 1	7 9 0	1 17 11	0 11 6	31'90	33'26	11	10'97	11'43	41'87	43'66	34'90	36'38	
A.O.F., Geelong and Western District ...	1890	76	209'4	627	8 2	1 4	4 12 1	0 19 3	0 11 2	12'92	13'77	...	...	...	67'18	71'63	64'60	68'87
	1891	101	267'9	825	8 1	2 1	5 6 2	1 8 5	0 13 0	5'10	5'31	2	5'10	5'31	63'78	66'31	61'22	63'66	
	1892	81	218'3	684	8 3	1 5	5 8 8	1 3 9	0 12 10	15'71	16'17	6	15'71	16'17	81'15	83'56	81'15	83'56	
A.O.F., Grenville District ...	1890	27	281'2	219	8 1	2 2	5 14 1	1 12 1	0 14 1	19'80	20'83	...	...	...	49'50	52'08	49'50	52'08
	1891	26	270'8	198	7 4	2 0	5 1 6	1 7 6	0 13 4	...	...	...	...	...	...	...	...	...
	1892	24	255'3	166	7 0	1 4	4 11 8	1 2 3	0 13 3	20'20	21'28	...	...	...	80'81	85'11	80'81	85'11
A.O.F., Melbourne District ...	1890	1,885	204'1	15,770	8 2	1 4	6 0 3	1 4 6	0 14 5	15'90	17'54	84	8'25	9'10	65'48	72'23	54'78	60'43	
	1891	2,100	226'0	16,249	7 5	1 5	5 10 5	1 5 0	0 14 3	16'19	17'75	70	6'87	7'53	73'29	80'37	63'28	69'40	
	1892	1,595	178'7	15,764	9 5	1 5	6 15 6	1 4 3	0 13 9	13'34	14'68	65	6'62	7'28	93'99	103'42	83'50	91'88	

* "Departures" signifies members who have left for all causes except Death.

† "Exclusions" signifies members who have left for all causes except Clearance and Death.

TABLE VIII.—EXPERIENCE.—Rates of Sickness, Mortality, Departures, and Exclusions in 1890, 1891, and 1892, in each Society—continued.

Society.	Year.	Sickness.									Mortality.					Departures * by Arrears, Resignation, Expulsion, and Clearance.		Exclusions † by Arrears, Resignation and Expulsion.								
		Members Sick.		Duration.			Sick Pay.			Members.		Wives.			Per 1,000 Members.	Per 1,000 Effective Members.	Per 1,000 Members.	Per 1,000 Effective Members.								
		Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.	Per 1,000 Members.	Per 1,000 Effective Members.	Number of Deaths.	Per 1,000 Members.	Per 1,000 Effective Members.												
																			wks. dys.	wks. dys.	£ s. d.	£ s. d.	£ s. d.			
A.O.F., Ovens and Murray District	1890	70	290·5	365	5	1	1	3	4	9	5	1	6	0	0	17	2	10·71	12·45	1	3·57	4·15	78·57	91·29	71·43	82·99
	1891	77	308·0	465	6	0	1	5	4	15	4	1	9	5	0	15	10	3·59	4·00	2	7·17	8·00	86·02	96·00	71·68	80·00
	1892	51	200·8	364	7	1	1	3	4	17	8	0	19	7	0	13	8	...	...	2	6·97	7·87	34·84	39·37	27·88	31·50
A.O.F., Portland District	1890	105	233·1	1,207	11	3	2	4	7	5	6	1	14	0	0	12	8	16·95	17·78	5	10·59	11·11	46·61	48·89	42·37	44·44
	1891	141	304·5	1,257	9	0	2	5	5	17	0	1	15	7	0	13	2	22·36	23·76	7	14·23	15·12	10·16	10·80	10·16	10·80
	1892	111	235·2	1,316	11	5	2	5	7	17	2	1	16	11	0	13	3	17·93	19·07	6	11·95	12·71	59·76	63·56	49·80	52·97
A.O.F., Warrnambool District	1890	27	245·5	202	7	3	1	5	6	12	7	1	12	6	0	17	9	...	...	1	8·62	9·09	25·86	27·27	8·62	9·09
	1891	28	247·8	281	10	0	2	3	6	17	2	1	14	0	0	13	8	16·95	17·70	2	16·95	17·70	84·75	88·50	50·85	53·10
	1892	30	263·2	210	7	0	1	5	5	10	0	1	8	11	0	15	9	...	...	1	8·62	8·77	51·72	52·63	51·72	52·63
A.O.F., Court Unity	1890	53	319·3	665	12	3	4	0	7	5	4	2	6	5	0	11	7	28·09	30·12	...	...	...	33·71	36·14	33·71	36·14
	1891	65	398·8	1,072	16	3	6	3	10	15	8	4	6	0	0	13	1	29·07	30·67	3	17·44	18·40	29·07	30·67	29·07	30·67
	1892	48	300·0	1,013	21	1	6	2	11	3	4	3	7	0	0	10	7	12·05	12·50	5	30·12	31·25	24·10	25·00	18·07	18·75
A.O.F., Court Freedom	1890	30	441·2	558	18	3	8	1	10	18	0	4	16	2	0	11	9	43·48	44·12	...	...	...	86·96	88·24	57·97	58·82
	1891	19	316·7	364	19	1	6	0	8	15	10	2	15	8	0	9	2	80·65	83·33	...	...	...	...	...	...
	1892	22	400·0	512	23	2	9	2	12	1	10	4	16	9	0	10	5	52·63	54·55	1	17·54	18·18	52·63	54·55	52·63	54·55
A.O.F., Court Ararat	1890	9	204·5	142	15	5	3	1	8	4	6	1	13	8	0	10	5	...	...	2	42·55	45·45	21·28	22·73	21·28	22·73
	1891	14	333·3	96	6	5	2	2	3	18	7	1	6	2	0	11	5	21·74	23·81	...	...	...	...	...	...
	1892	11	275·0	133	12	1	3	2	8	3	7	2	5	0	0	13	7	46·51	50·50	...	...	...	46·51	50·50	46·51	50·50
A.O.F., Court Amherst	1890	3	115·4	8	2	4	0	2	2	13	4	0	6	2	1	0	0	37·04	38·46	1	37·04	38·46	37·04	38·46	37·04	38·46
	1891	8	307·7	71	8	5	2	5	7	10	0	2	6	2	0	16	11	...	...	...	...	...	...	...	...
	1892	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
I.O.R.	1890	1,602	208·4	12,094	7	3	1	3	6	4	2	1	5	11	0	16	6	6·39	7·81	7	0·75	0·91	134·87	164·82	105·92	129·44
	1891	1,993	248·1	13,771	6	5	1	5	5	14	0	1	8	3	0	16	6	8·50	10·33	6	0·61	0·75	141·92	172·44	108·52	131·85
	1892	1,530	185·7	12,876	8	2	1	3	6	11	9	1	4	6	0	15	8	7·34	8·74	6	0·61	0·73	153·01	182·22	127·32	151·63
O.S.T.	1890	394	191·2	3,271	8	2	1	4	5	4	11	1	0	0	0	12	8	7·63	10·67	2	0·69	0·97	180·02	251·82	163·37	228·53
	1891	486	222·5	3,459	7	1	1	4	4	8	8	0	19	9	0	12	5	6·43	8·70	4	1·35	1·83	168·98	228·48	147·65	199·63
	1892	416	186·7	4,019	9	4	1	5	5	12	9	1	1	1	0	11	8	8·01	11·67	7	2·34	3·14	163·33	219·48	150·97	202·87
H.A.C.B.S.	1890	803	219·8	5,690	7	1	1	3	5	12	9	1	4	9	0	15	11	12·66	15·05	32	7·37	8·76	99·68	118·50	87·71	104·27
	1891	963	262·3	6,645	6	5	1	5	5	11	0	1	9	1	0	16	1	13·18	15·80	22	5·00	5·99	120·65	144·65	108·61	130·21
	1892	775	211·0	6,437	8	2	1	5	6	2	3	1	5	9	0	14	9	14·89	17·70	31	7·10	8·44	117·98	140·21	106·94	127·14

O.St.A.	...	...	...	1890	173	205'0	1,301	7 3	1 3	5 16 7	1 3 10	0 15 6	24'87	28'44	8	8'29	9'48	97'41	111'37	88'08	100'71
				1891	181	225'7	1,382	7 4	1 5	5 9 1	1 4 7	0 14 4	24'23	27'43	7	7'71	8'73	142'07	160'85	138'77	157'11
				1892	160	214'8	1,322	8 2	1 5	6 7 10	1 7 6	0 15 6	21'74	24'16	2	2'42	2'68	101'45	112'75	100'24	111'41
O.St.A., S.C.	...	...	...	1890	56	188'6	665	11 5	2 1	6 18 7	1 6 2	0 11 8	22'22	23'57	3	9'52	10'10	44'44	47'14	41'27	43'77
				1891	77	262'8	801	10 3	2 5	7 6 0	1 18 4	0 14 0	25'72	27'30	4	12'86	13'65	45'02	47'78	41'80	44'37
				1892	70	243'8	1,062	15 1	3 5	9 18 0	2 8 11	0 13 1	20'20	21'20	3	10'10	10'60	63'97	67'14	60'61	63'60
G.U.O.F.G.	...	...	...	1890	220	221'3	1,331	6 0	1 2	5 11 5	1 4 8	0 18 5	11'47	19'11	10	6'04	10'06	213'16	355'13	195'65	325'96
				1891	283	241'9	1,477	5 1	1 1	4 16 1	1 3 3	0 18 5	6'81	10'26	15	8'51	12'82	249'57	376'07	213'84	322'22
				1892	246	204'5	1,567	6 2	1 2	5 8 11	1 2 3	0 17 1	11'37	15'79	7	4'19	5'82	238'18	330'84	226'81	315'04
St.P.S., Melbourne District	...	...	...	1890	115	200'0	1,436	12 3	2 3	8 10 1	1 14 0	0 13 8	19'34	24'35	5	6'91	8'70	82'87	104'35	81'49	102'61
				1891	168	265'4	1,333	8 0	2 1	5 4 5	1 7 9	0 13 2	11'63	14'22	7	9'04	11'06	130'49	159'56	124'03	151'66
				1892	113	181'1	1,285	11 2	2 0	7 7 5	1 6 9	0 13 0	16'06	19'23	8	10'71	12'82	167'34	200'32	161'98	193'91
St.P.S., Geelong and Western District	...	...	...	1890	32	173'9	400	12 3	2 1	6 18 9	1 4 2	0 11 1	4'88	5'43	2	9'76	10'87	4'88	5'43	4'88	5'43
				1891	34	172'6	469	13 5	2 2	8 1 9	1 7 11	0 11 9	18'69	20'30	...	...	...	...	...	...	...
				1892	28	138'6	401	14 2	2 0	8 7 2	1 3 2	0 11 8	18'18	19'80	1	4'55	4'95	...	...	...	...
P.A.F.S.	...	...	...	1890	241	196'4	1,713	7 1	1 2	4 18 8	0 19 4	0 13 11	10'36	13'04	7	4'53	5'70	135'28	170'33	121'68	153'22
				1891	291	232'4	1,904	6 3	1 3	4 12 5	1 1 6	0 14 2	12'11	15'18	8	5'10	6'39	149'14	186'90	131'93	165'34
				1892	209	173'9	1,407	6 4	1 1	4 5 10	0 14 11	0 12 9	9'20	11'66	8	5'26	6'66	139'38	176'37	126'89	160'56
A.N.A.	...	...	...	1890	724	176'8	3,554	4 5	0 5	4 9 9	0 15 11	0 18 4	4'36	7'33	16	2'32	3'91	216'17	363'70	179'73	302'39
				1891	943	201'4	3,881	4 1	0 5	3 15 10	0 15 3	0 18 5	5'58	9'40	19	2'41	4'06	189'91	319'88	149'97	252'62
				1892	846	160'4	4,399	5 1	0 5	4 11 1	0 14 7	0 17 6	5'06	8'15	17	2'00	3'22	226'50	364'62	196'47	316'27
A.O.S.	...	...	...	1890	8	200'0	123	15 2	3 0	8 12 6	1 14 6	0 11 3	73'17	75'00	1	24'39	25'00	...	...	...	...
				1891	11	289'5	136	12 3	3 3	5 0 0	1 8 11	0 8 1	51'28	52'63	...	...	...	51'28	52'63	51'28	52'63
				1892	7	189'2	114	16 2	3 0	8 0 0	1 10 3	0 9 10	...	...	...	...	...	...	...	...	...
G.S.R.S.	...	...	...	1890	28	173'9	249	8 5	1 3	7 15 9	1 7 1	0 17 6	29'94	31'06	...	...	...	53'89	55'90	53'89	55'90
				1891	28	180'6	261	9 2	1 5	6 17 10	1 4 11	0 14 10	...	...	...	...	...	56'60	58'06	56'60	58'06
				1892	25	164'5	364	14 3	2 2	8 19 3	1 9 5	0 12 4	...	...	1	6'49	6'58	84'42	85'53	84'42	85'53
St.M.T.A.B.S.	...	...	...	1890	6	113'2	133	22 1	2 3	8 16 8	1 0 0	0 8 0	16'95	18'87	...	...	...	84'75	94'34	84'75	94'34
				1891	9	155'2	164	18 1	2 5	9 2 3	1 8 3	0 10 0	...	...	1	16'95	17'24	33'90	34'48	33'90	34'48
				1892	7	118'6	138	19 4	2 2	7 2 10	0 16 11	0 7 3	...	...	1	16'95	16'95	101'69	101'69	101'69	101'69
U.L.F.S.	...	...	...	1890	4	133'3	41	10 2	1 2	7 0 0	0 18 8	0 13 8	32'26	33'33	1	32'25	33'33	...	...	...	...
				1891	3	103'4	7	2 2	0 1	1 13 4	0 3 5	0 14 4	...	...	...	...	...	32'26	34'48	32'26	34'48
				1892	6	230'8	16	2 4	0 4	2 0 0	0 9 3	0 15 0	...	...	1	35'71	38'46	178'57	192'31	178'57	192'31
I.N.F.	...	...	...	1890	59	186'7	390	6 4	1 1	5 7 2	1 0 0	0 16 3	10'24	18'99	3	5'12	9'49	312'29	579'11	307'17	569'62
				1891	109	247'2	578	5 2	1 2	4 19 1	1 4 5	0 18 8	8'16	13'61	...	...	...	191'84	319'73	183'67	306'12
				1892	89	178'7	519	5 5	1 0	5 3 5	0 18 6	0 17 9	9'91	16'06	3	3'72	6'02	318'46	516'06	314'75	510'04
M.T.B.S.	...	...	...	1890	249	288'2	737	3 0	0 5	2 16 8	0 16 4	0 19 2	8'10	8'10	5	5'79	5'79	184'03	184'03	184'03	184'03
				1891	312	361'5	1,260	4 0	1 3	3 17 1	1 7 11	0 19 1	1'14	1'16	7	7'99	8'11	164'38	166'86	166'86	166'86
				1892	200	253'5	723	3 4	0 5	3 6 6	0 16 10	0 18 5	6'23	6'34	3	3'74	3'81	150'87	153'36	150'87	153'36
Total of all the Societies	...	...	...	1890	14,806	210'0	115,906	7 5	1 4	5 19 9	1 5 2	0 15 4	10'70	13'12	434	5'02	6'16	122'78	150'53	102'61	125'81
				1891	17,693	241'9	128,431	7 2	1 5	5 10 10	1 6 10	0 15 3	11'21	13'69	454	5'09	6'21	123'25	150'42	102'07	124'58
				1892	13,968	190'9	124,668	9 0	1 4	6 10 2	1 4 10	0 14 7	10'32	12'51	417	4'70	5'70	144'10	174'71	126'30	153'12

* "Departures" signifies members who have left for all causes except Death.

† "Exclusions" signifies members who have left for all causes except Clearance and Death.

AGGREGATE FIGURES OF ALL THE FRIENDLY SOCIETIES IN VICTORIA IN EACH OF THE FIFTEEN
YEARS 1878-92.

TABLE IX.—SOCIETIES, BRANCHES, and MEMBERS in each year 1878-92.

Year.	Societies.†	Branches.	Members.						Average Number of Effective Members.
			Admitted by Initiation and Clearance.	Died.	Left by Clearance, Arrears, &c.	At beginning of Period.	At end of Period.	Average Number.	
1878	35	756	5,130	467	4,419	45,430	45,674	45,552	
1879	35	766	5,225	452	5,079	45,674	45,368	45,521	*
1880	33	748	5,839	425	4,397	45,368	46,385	45,876	*
1881	33	759	7,724	571	4,107	46,385	49,431	47,908	*
1882	33	762	8,445	606	4,610	49,431	52,660	51,045	*
1883	33	776	10,397	593	4,962	52,660	57,502	55,081	46,830
1884	32	788	9,285	640	5,930	57,502	60,217	58,859	50,584
1885	32	817	10,346	631	5,802	60,217	64,130	62,173	52,989
1886	30	856	12,445	703	6,392	64,130	69,480	66,805	55,507
1887	32	891	12,437	801	8,600	69,480	72,516	70,998	58,948
1888	33	930	14,601	790	7,671	72,516	78,656	75,586	61,987
1889	33	969	16,485	883	9,493	78,656	84,765	81,710	66,558
1890	33	1,003	14,908	925	10,614	84,765	88,134	86,450	70,510
1891	33	1,048	14,272	1,001	11,002	88,134	90,403	89,269	73,144
1892	33	1,061	10,297	915	12,782	90,403	87,003	88,703	73,163
1878-92	..	..	157,836	10,403	105,860	45,430	87,003	..	..

* The Effective members, that is the members entitled to sick or funeral benefits, were not distinguished from the total number of members prior to 1883.
† The figures in this column are greater by one in each case than in previous publications of the Table, as the C.M.P.S. is now included.

TABLE X.—RECEIPTS, EXPENDITURE, and FUNDS, and Amount per Member in the Sick and Funeral and Medical and Management Funds taken together, for each year 1878-92.

Year.	Receipts.				Expenditure.						Excess of Receipts over Expenditure.	Funds at beginning of Period.	Funds at end of Period.
	Contributions, Entrance Fees, and Levies.	Interest.	Other Receipts.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.	£ £ s. d.			
1878	131,019	18,015	12,845	161,879	45,141	11,412	47,131	25,374	10,992	140,050	21,829	367,079	388,908
..	2 17 6	0 7 11	0 5 8	3 11 1	0 19 10	0 5 0	1 0 8	0 11 2	0 4 10	3 1 6	0 9 7	8 1 7	8 10 4
1879	130,245	20,981	18,491	169,717	47,257	11,031	47,467	24,842	15,196	145,793	23,924	388,908	412,832
..	2 17 2	0 9 3	0 8 1	3 14 6	1 0 9	0 4 10	1 0 10	0 10 11	0 6 8	3 4 0	0 10 6	8 10 4	9 2 0
1880	132,061	22,612	15,688	170,361	46,157	10,083	47,354	25,014	14,858	143,466	26,895	412,832	439,727
..	2 17 7	0 9 10	0 6 10	3 14 3	1 0 1	0 4 5	1 0 8	0 10 11	0 6 6	3 2 7	0 11 8	9 2 0	9 9 7
1881	139,085	22,577	17,609	179,271	49,219	13,276	49,716	25,891	16,376	154,478	24,793	439,727	464,520
..	2 18 1	0 9 5	0 7 4	3 14 10	1 0 7	0 5 6	1 0 9	0 10 10	0 6 10	3 4 6	0 10 4	9 9 7	9 7 11
1882	149,991	24,490	19,063	193,544	50,489	12,996	53,397	27,544	20,506	164,932	28,612	464,520	493,132
..	2 18 9	0 9 7	0 7 6	3 15 10	0 19 9	0 5 1	1 1 0	0 10 10	0 8 0	3 4 8	0 11 2	9 7 11	9 7 3
1883	161,310	25,386	23,141	209,837	55,002	14,191	57,608	28,342	21,509	176,652	33,185	493,132	526,317
..	2 18 7	0 9 2	0 8 5	3 16 2	0 19 11	0 5 2	1 0 11	0 10 4	0 7 10	3 4 2	0 12 0	9 7 3	9 3 1
1884	172,853	29,104	23,710	225,667	55,196	14,592	62,060	29,891	20,292	182,081	43,636	526,317	569,953
..	2 18 9	0 9 11	0 8 0	3 16 8	0 18 9	0 4 11	1 1 1	0 10 2	0 6 11	3 1 10	0 14 10	9 3 1	9 9 4
1885	181,210	30,815	22,433	234,458	61,296	14,976	65,135	31,555	17,860	190,822	43,636	569,953	613,589
..	2 18 3	0 9 11	0 7 3	3 15 5	0 19 8	0 4 10	1 1 0	0 10 2	0 5 9	3 1 5	0 14 0	9 9 4	9 11 5
1886	193,911	32,010	33,050	258,971	63,499	17,118	69,901	33,278	22,994	206,790	52,181	613,589	665,770
..	2 18 0	0 9 7	0 9 11	3 17 6	0 19 0	0 5 2	1 1 0	0 9 10	0 6 11	3 1 11	0 15 7	9 11 5	9 11 8
1887	203,559	36,608	26,939	267,106	69,045	17,650	73,003	35,525	23,592	218,815	48,291	665,770	714,061
..	2 17 4	0 10 4	0 7 7	3 15 3	0 19 5	0 5 0	1 0 7	0 10 0	0 6 8	3 1 8	0 13 7	9 11 8	9 16 11
1888	223,019	37,874	21,035	281,928	67,347	18,260	77,923	36,499	27,713	227,742	54,186	714,061	768,247
..	2 19 0	0 10 0	0 5 7	3 14 7	0 17 10	0 4 10	1 0 7	0 9 8	0 7 4	3 0 3	0 14 4	9 16 11	9 15 4
1889	236,131	40,485	25,391	302,007	75,811	20,601	84,069	41,985	19,175	241,641	60,366	768,247	828,613
..	2 17 10	0 9 11	0 6 3	3 14 0	0 18 7	0 5 1	1 0 7	0 10 3	0 4 8	2 19 2	0 14 10	9 15 4	9 15 6
1890	246,516	45,838	27,809	320,163	88,641	20,867	88,591	45,765	24,843	268,707	51,456	828,613	880,069
..	2 17 0	0 10 7	0 6 6	3 14 1	1 0 6	0 4 10	1 0 6	0 10 7	0 5 9	3 2 2	0 11 11	9 15 6	9 19 9
1891	254,721	46,783	36,087	337,591	98,016	22,441	91,024	48,080	27,775	287,336	50,255	880,069	930,324
..	2 17 1	0 10 6	0 8 1	3 15 8	1 2 0	0 5 0	1 0 5	0 10 9	0 6 3	3 4 5	0 11 3	9 19 9	9 10 10
1892	245,914	47,569	26,066	319,549	90,924	20,827	90,955	49,158	19,080	270,944	48,605	930,324	978,929
..	2 15 5	0 10 9	0 5 11	3 12 1	1 0 6	0 4 8	1 0 6	0 11 1	0 4 4	3 1 1	0 11 0	10 5 10	11 5 0
1878-92	2,801,545	481,147	349,357	3,632,049	963,040	240,321	1,005,334	508,743	302,761	3,020,199	611,850	367,079	978,929
..	2 17 9	0 9 9	0 7 3	3 14 9	0 19 10	0 4 11	1 0 9	0 10 6	0 6 4	3 2 4	0 12 5	8 1 7	11 5 0

NOTE.—In this Table the average number of members is taken as the divisor, but in Table VI. the average number of effective members is the divisor employed.

TABLE XI.—INVESTMENTS of the Sick and Funeral and Medical and Management Funds taken together in each year 1878–92.

Year.	Funds.					
	Total.	Invested on Mortgages and Debentures and in Bank Deposits.	Invested in Halls and other Freehold Property.	Not invested.	Proportion invested.	Interest realized.
	£	£	£	£	Per cent.	Per cent.
1878	388,908	304,641	44,062	40,265	89.7	4.76
1879	412,832	328,426	47,856	36,550	91.1	5.23
1880	439,727	346,581	48,565	44,581	89.9	5.30
1881	464,520	367,918	47,168	49,434	89.4	4.99
1882	493,132	400,968	44,846	47,318	90.4	5.11
1883	526,317	429,157	51,588	45,572	91.3	4.98
1884	569,953	465,984	47,245	56,724	90.0	5.31
1885	613,589	510,897	46,530	56,162	90.8	5.21
1886	665,770	559,112	57,547	49,111	92.6	5.00
1887	714,061	604,360	55,117	54,584	92.4	5.31
1888	768,247	638,030	66,852	63,365	91.8	5.11
1889	828,613	698,587	69,527	60,499	92.7	5.07
1890	880,069	748,609	69,813	61,647	93.0	5.37
1891	930,324	804,565	70,365	55,394	94.0	5.17
1892	978,929	846,036	73,915	58,978	94.0	4.98
Average ..	..	..	..	..	91.5	5.13

TABLE XII.—EXPERIENCE of Sickness, Mortality, and Departures in each year 1878–92.

Year.	Sickness.								Mortality.			Departures by Arrears, &c., and Clearance, per 1,000 Members.
	Members Sick.		Duration.			Sick Pay.			Of Members.	Of Wives.		
	Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.	Per 1,000 Members.	Number of Deaths.	Per 1,000 Members.	
				wks. dys.	working days.	£ s. d.	£ s. d.	s. d.				
1878	8,207	*	55,289	6 4	*	5 10 0	*	16 4	10.25	291	6.39	97.01
1879	8,519	*	58,974	6 5	*	5 10 11	*	16 0	9.93	240	5.27	111.57
1880	8,310	*	58,443	7 0	*	5 11 1	*	15 10	9.26	218	4.75	95.85
1881	8,554	*	62,174	7 2	*	5 15 0	*	15 10	11.92	288	6.01	85.73
1882	8,966	*	64,311	7 1	*	5 12 7	*	15 8	11.87	277	5.43	90.31
1883	9,482	202.5	70,722	7 3	9.1	5 16 0	1 3 6	15 7	10.77	321	5.83	90.09
1884	9,286	183.6	71,907	7 4	8.5	5 18 11	1 1 10	15 4	10.87	326	5.54	100.75
1885	10,920	206.1	78,642	7 1	8.9	5 12 3	1 3 2	15 7	10.15	353	5.68	93.32
1886	10,177	183.3	80,621	7 5	8.7	6 4 9	1 2 11	15 9	10.52	362	5.42	95.68
1887	11,209	190.2	88,532	7 5	9.0	6 3 0	1 3 5	15 7	11.28	321	4.52	121.13
1888	11,227	181.1	89,602	8 0	8.7	6 0 0	1 1 9	15 0	10.45	383	5.07	101.49
1889	12,243	183.8	99,230	8 0	8.9	6 3 11	1 2 10	15 4	10.81	437	5.35	116.18
1890	14,806	210.0	115,906	7 5	9.9	5 19 9	1 5 2	15 4	10.70	434	5.02	122.78
1891	17,693	241.9	128,431	7 2	10.5	5 10 10	1 6 10	15 3	11.21	454	5.09	123.25
1892	13,968	190.9	124,668	9 0	10.2	6 10 2	1 4 10	14 7	10.32	417	4.70	126.30
Average ...	...	197.3	...	7 3	9.2	5 17 3	1 3 8	15 6	10.69	...	5.34	104.76

* See footnote to Table IX. on previous page.

TABLE XIII.—SUMMARY of all the Funds possessed by Friendly Societies in Victoria at the end of 1892.

Names of Funds.							Amount.		
							£	s.	d.
Sick and Funeral Funds	...	...	...	...	...	...	943,965	12	3 ³ / ₄
Medical and Management Funds	...	...	...	...	...	...	34,962	10	1 ¹ / ₄
Widows and Orphans' Funds	...	...	...	...	...	...	10,716	4	11
Congregational Ministers' Provident Society Funds	...	...	...	...	...	...	11,591	5	4
Other Funds, chiefly Benevolent and Suspense Funds	...	...	...	...	...	...	10,090	17	8 ¹ / ₂
Grand Total	...	...	...	...	...	...	1,011,326	10	4 ¹ / ₂
Average per Member	...	...	...	...	...	...	11	12	6